

ISLAM



Dr. Abdul Karim

ISLAM

Philosophy of Life and Economic Principles

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Foreword

There is a kind of revival of interest in Islam in general and attempts are being made to order life accordingly in some Muslim countries. This is either by a comprehensive transformation of society, according to the tenets of Islam, or setting up new institutions. Perhaps the most significant changes introduced so far have been in the financial sector, particularly in banking, and a number of Islamic banks have been in operation for quite some time now. These are often seen, if not conceived, in isolation from the overall economic system of Islam, of which they are only a small part. Designed in the current environment of capitalist philosophy, they, in many respects, overlook the comprehensive and integrated Islamic value system, and are often judged by the capitalist criterion. The Islamic system is not only different from the underlying current philosophy of both capitalism and socialism but is unique in many ways. In fact, the Islamic Man is just the opposite of the Economic Man. For appreciating the current efforts to implement economic tenets of Islam, it is imperative to evaluate them in their proper perspective and that too in their original form. Subordinated as economics in Islam is to its value system, there should be no illusion about the fact that the success of the so-called Islamic institutions lies in following the Islamic value system in letter and spirit. This is abundantly demonstrated by the Pakistan experience. It is, therefore, proposed to explain the basic Islamic philosophy of life, which comprehends, as all other human activities, economic life, in the own words of the Holy Quran and the Holy Prophet (Allah's blessing and peace be upon him), how they were implemented in the early years of Islam, and what is their relevance in contemporary conditions, whether they offer a practical solution for the contemporary economic problems which the Western economics has not been able to resolve.

An effort will also be made to assess the problems and prospects of interest-free economy, which has evoked so much interest in recent years, as it means a radical departure from the deeply- entrenched pervasive element of interest in modern life. Finally, the question of economic justice, which is the core of the Islamic system, and is also of increasing topical interest even in the West, where the value neutral positive economic has held sway for so long, will be discussed thread bare. This is indeed a gigantic task. Without awaiting the completion of the entire exercise, the first part comprising the Islamic philosophy of life, its economic principles and their implementation in early Islam, which makes a self-contained study is published. The introduction meant for the entire volume is included as such in the hope that it may provoke helpful comments by the readers for future work. They are eagerly sought and will be greatly appreciated.

Karachi

August 15, 2004

A.K.

Allah says in the Quran:

- * *"And We have not created the heaven and the earth and all that is between them in vain. This is the view of those who disbelieve." 38:28*
- * *"In the creation of the heaven and the earth and in the alternation of the night and the day there are indeed Signs for men of understanding; Those who remember Allah while standing, sitting, and lying on their sides, and ponder over the creation of the heavens and the earth: 'Our Lord, Thou hast not created this in vain.'" 3:191-2*
- * *"And I have not created the Jinn and the men but that they worship Me. I desire no sustenance from them, nor do I desire that they should feed Me. Surely, it is Allah Himself Who is the Great Sustainer, the Powerful, the Strong." 51:57-9*
- * *"Say, 'My prayer and my sacrifice and my life and my death are all for Allah, the Lord of the worlds. He has no partner. And so am I commanded, and I am the first of those who submit.'" 6:163*
- * *"And to Allah belongs the kingdom of the heavens and the earth and what is between them and to Him shall be the return." 5:19*

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- * *"And He has subjected to you whatsoever is in the heavens and whatsoever is in the earth: all this is from Him. In that surely are Signs for a people who reflect." 45:14*
- * *"And there is no creature that moves in the earth but it is for Allah to provide it with sustenance. And He knows its lodging and its home. All this is recorded in a clear Book," 11:7*
- * *"And no soul knows what it will earn tomorrow and no soul knows in what land it will die. Surely, Allah is All-Knowing, All-Aware." 31:35*
- * *"And he who fears Allah, He will make for him a way out. And will provide for him from where he expects not. And he who puts his trust in Allah- He is sufficient for him. Verily, Allah will accomplish His purpose. For every thing has Allah appointed a measure." 65:3-4*
- * *"Allah enlarges His provision for whomsoever He pleases and straitens it for whomsoever He pleases. And they rejoice in the present life, while the present life is but a temporary enjoyment as compared with that which is to come." 13:27*

ALLAH SAYS

- * *"And if Allah should enlarge the provision for His servants, they would rebel in the earth; but He sends down according to a proper measure as He pleases. Indeed, He is All-Aware and All-Seeing with regard to His servants." 42:28*
- * *"And We never sent a Warner to any city but the wealthy ones thereof said, 'Surely, we disbelieve in what you have been sent with.' And they say, 'We have more riches and children; and we are not going to be punished.'" 34:35-6*
- * *"And We have made for you therein means of livelihood and also for all those for whom you do not provide. And there is not a thing but with Us are the treasures thereof and We send it not down except in a known measure." 15:21-2*
- * *"Surely, only those who follow the Book of Allah and observe Prayer and spend out of what We have provided for them, secretly and openly, hope for a bargain which will not fail; In order that He may give them their full rewards, and even increase them out of His bounty. He is surely Most Forgiving, Most Appreciating." 35:30-1*
- * *"That it (wealth) may not circulate only among those of you who are rich." 59:8*

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"Verily, your wealth and your children are a trial; but with Allah is an immense reward." 64:16

"Behold, you are those who are called upon to spend in the way of Allah, but of you are some who are niggardly. And whoso is niggardly, is niggardly only against his own soul. And Allah is Self-Sufficient and it is you that are needy. And if you turn your backs, He will bring in your stead a people other than you, then they will not be like you." 47:39

"Satan threatens you with poverty and enjoins upon you what is foul, whereas Allah promises you forgiveness from Himself and bounty. And Allah is Bountiful, All-Knowing." 2:269

"Verily, Allah enjoins justice, and the doing of good to others; and giving like kindred; and forbids indecency, and manifest evil, and wrongful transgression. He admonishes you that you may take heed." 16:91

I-INTRODUCTION

There has been a phenomenal upsurge in interest in the economic system of Islam during the last two decades or so. This is manifested at both operational and academic levels. Numerous institutions have been established, especially in the financial sector, in an effort to conform to the fundamental tenets of Islam. This has been attempted either in isolation or as part of Government initiated process of Islamization of society. This has also stimulated academic discussion, advancing the statement of doctrine to an in-depth analysis of the rationale and practical implications of the principles and their relevance to modern complex and sophisticated economies, essentially those based on industrial culture. Modern tools of rigorous analysis have been brought to bear by Muslim economists trained in the West. So far, the main concentration has been on interest-free banking. With growing realization that the wood might be lost for the trees, the scope is now being enlarged from monetary and fiscal policies to the economic system of Islam in its entirety. However, so far the treatment has been, at best, tangential and its real spirit regulating the value system is yet to be brought home. Islam, a God-given system, offers a comprehensive and integrated code of human conduct for all walks of life, spiritual as well as physical. In fact, Islam inculcates a rather unique attitude towards life subordinating every activity to the supreme purpose of creation of man. This sets it apart from the underlying value system inherent in Western economics, claims of positive economics notwithstanding. In many respects, the two value systems are diametrically opposed.

Islam marks the culmination of evolution in religion. Unlike earlier religions, which were time and region-specific and do admit to be so, Islam offers a comprehensive, universal and eternal message, how to commune with God down to the most mundane matters like personal hygiene. In contrast to other living beings, man's worldly life is not an end in itself but is the first stage of eternal journey. According to Islam, man has been created with

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the specific purpose of reflecting the attributes of God, as His viceregent on earth. To that end, he is unique in being endowed with an immortal soul, capacity for rational thinking and discretion. As such, he is accountable to the Creator for his every thought and action, big or small, and is reminded to be constantly on his guard as he is always in the company of God and his every thought and action is being carefully recorded and preserved for the Day of Judgment. The reward will depend not only on apparent good deeds, in accordance with Divine commandments, but also according to the spirit and the real motive behind the act. Do's and don'ts have been clearly laid down and also explained in unambiguous terms, along with their rationale. The Islamic concept of religion is not merely confined to just a set of formal rites and rituals, but it determines the basic attitude towards the whole gamut of human behavior. Within the given framework, human conduct should be based on fear of God (*taqwa*) and trust in Him (*tawakkal*). The former signifies both negative and positive aspects of fear of punishment, due to contravention of rules, and fear of losing a dear one. In the perfect state of bliss, God is pleased with man and man is pleased with Him. Thus the primary objective should be to seek His pleasure even for trivial matters. This is the basic unifying theme and the quintessence of faith. According to Islam, man should live, pray, make sacrifices, and die only for God. This gives a new connotation to the concept of religion and provides a more enduring basis for human relations, devoid of ephemeral strong personal likes and dislikes, which may at times border on plain whim and over-reaction.

According to Islam, religion is not a matter of mere belief whose results remain unseen until after death. This has to be experienced even prior to that. There is always some manifestation of reward and punishment to be expected in the Hereafter in this world by way of foretaste, both for believers and non-believers. What is needed is a perceptive mind. The Islamic concept of God is that of a Living Personal God who has not abdicated, after laying down the rules of nature, but continues to be concerned about each and every being in the universe. As a proof, man is exhorted to establish communion with Him through supplication duly backed

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by sincere effort to lead life in compliance with His injunctions. This re-inforces faith and help understand the phenomenon of life after death that is apparently beyond the ordinary mind. In Islam, there is a specific supplication for seeking God's help in every possible human activity. Allah encourages Muslims to make supplication to Him even for things which may appear insignificant and their acceptance is also promised by Him, provided they meet the requisite conditions.

In Islam, the basic emphasis is on obligations rather than rights. Approaching the question of rights and obligations from the latter end. Islam has removed the tension inherent in fight for rights, which are seen generally through prejudiced eyes, more so when one's own interest is involved. Obligations fall into three broad categories, namely (i) obligations to God, (ii) obligations to fellow beings and (iii) obligations to oneself. These are not mutually exclusive but are intertwined. Basic requirements have been indicated along with higher stages of supererogatory conduct with corresponding reward. For instance, justice permeates the entire system as the basic condition, but the believers are urged to move unto benevolence and innate self-less relations, as with very close relatives. Man being a social animal, he must seek God's bounties in a social context. It is significant that obligations to fellow beings commence with the family, which is to be the first basic unit, very closely knit, in which old parents have been assigned the most honored place. Muslims are encouraged to also show concern for all those around them, without being unnecessarily inquisitive about their private life, and be actively engaged in promoting their welfare. Every body is accountable not only for himself, but also for his wards. Evil is to be smothered by positive good and that should be the fundamental aim of mutual cooperation.

Moderation, balance and appropriateness are important characteristics of Islamic teachings. Moderation is to be the keynote of all actions, wordily or spiritual. One of the balances sought by Islam is between the Here and the Hereafter; life on earth is no less important, it is invaluable and must be protected at all costs. The followers of Islam are called upon to pray to God for all good things of this life as well as thereafter. They are, however, ex-

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pected to sacrifice material interests for spiritual ends, if there is unavoidable conflict between the two. Even though Islam has fully explained its teachings, Muslims are not to act blindly but with wisdom according to the situation. This is the first and foremost lesson of Islamic teachings.

The crucial importance attached to mutual obligations of individuals in worldly dealings is brought home by God's offer to condone lapses in obligations to Him, short of setting up equals with Him. However, no such forgiveness is promised to or can be expected by individuals in their mutual obligations and they must be honored, particularly if they are of financial nature. Even death would not release a person from these obligations and his descendants are duty bound to do the needful sincerely, provided they have the means. Otherwise, the State is to settle the debt for which financial resources are specifically earmarked under Divine injunctions.

Islam provides extensive guidance in regard to economics and this cannot be matched by any other religion, as it covers a wide range, from the basic principles to practices, such as compulsory documentation of financial transactions. This, in fact, anticipated the paramount importance economic factors were to assume in human life. Relative scarcity is the very basis of modern economics and this is taken for given without questioning the reason. It is only in the Quran that its rationale is given, with an indication that this is a temporary constraint thereby giving hope and not despair. Man is repeatedly exhorted in the Quran to ponder over nature, which has been pressed into his service, and make maximum use of available resources, while looking for more. Acquiring knowledge has been made incumbent on every Muslim, male or female, regardless of age and no effort is to be spared. An understanding of physical nature, apart from enhancing man's command over it, is to serve as a means of gaining acquaintance with the working of the invisible spiritual system. As a matter of fact, they both run parallel, are governed by the same basic rules and do interact.

Earning one's living through permissible means has been identified with search for God's bounties and utmost exertion is demanded. Human effort is a necessary condition and is promised to

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be fully rewarded to believers as well as non-believers. This is, however, not a sufficient condition and that is provided by His blessings, often manifested in results, which are out of proportion to effort. The most recurring theme in the Quran is that God is the Provider to all living beings. The Islamic concept is that no one is capable of earning any thing on his own, hence the obligations to God as well as fellow beings. Muslims have been repeatedly urged to spend, as much for the benefit of others as for own selves, out of what they have been provided by God. This underlines the importance of beneficial expenditure. Islam is clearly against concentration of income or wealth and ensures its effective prevention by stressing honest and permissible means of living, prohibition of interest, a compulsory levy on idle capital in the nature of hoarding and a system of inheritance in which a wide circle of relatives have been given fixed shares. The fundamental policy guideline provided in this regard in the Quran is, "Wealth should not circulate among the rich." (59:8) Saving is discouraged as an end and is meant to provide for the future needs of immediate dependents and exigencies.

Islam is unique in that not only its basic guidelines are given in the Quran, which is the word of God in its entirety and forever immune from human interference, but the practicability of its teachings was amply demonstrated through the personal example of the Holy Prophet himself. Unlike other religions, the Holy Prophet's conduct is an integral part of faith and Muslims are required, under Divine instructions, to emulate him. His life was complete in all respects, in as much as he was put through every conceivable situation, from an orphan to the Head of State of a mighty empire, and has been fully documented in the minutest detail. His Companions meticulously followed him in general and the first four Successors in particular who, in turn, further amplified the basic features of the system.

In early Christianity, the Church had a vital role in economic life because of the tremendous wealth it had come to acquire and guidance provided by the clergy to lay followers, even in worldly affairs. Many modern concepts of economics are traced to them. However, economics was gradually secularized, reflecting the

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waning influence of the Church on the State. Decadence in the Church itself, spread of education among the general public, facilitated by the printing press, and an increasingly powerful and vocal business community contributed immensely to the process. Adam Smith's "Wealth of Nations" (1776) marked the beginning of modern economics as a systematic discipline. Since then it has evolved around the cardinal principle of "economic man" who has a self-centered personality with an inward looking approach and is always seeking to maximize his own welfare- the essence of Utilitarianism. His concern for others is an exception, as a concession, rather than a rule and that too is firmly grounded in enlightened self-interest. There are faint hints of altruism based on reason but this lacks spontaneity, constancy and consistency, essentially governed as it is by emotions. The time horizon of the Economic Man hardly extends beyond his own life cycle. Over time, his personality has improved, but without any significant change in basic traits. If any thing, he has become more sophisticated in his objective functions and the means of achieving them. Currently he adopts a strategic behavior in view of the likely reactions of other players to his own conduct and vice versa, as is typified in the Game Theory. In any case, he is least bothered about the morality of ends and means. This has been, in no small measure, encouraged by the so-called value-neutral positive economics.

Economic welfare came to be identified with abundance of material means or per capita income and wealth; hence all the emphasis on production, investment and saving. Distribution was given a back seat. Normative elements gradually gave way to supposedly value-neutral positive economics. The process was expedited by the efforts to elevate economics to the status of a physical science, especially Newtonian physics. The use of mathematics as an analytical tool and model building, facilitated by increasingly powerful computers, have re-inforced this trend. However, the greater the analytical elegance, in terms of mathematical logic and the use of quantitative techniques, the more removed is economics from reality. The line of demarcation between value-neutral and amoral economics, thin as it has been, has become quite blurred. Nevertheless, there is now a growing recognition of

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the problem of "moral hazard." An end of the Economic Man is being sought, though not visualized or expected soon due to its hardly breed. Moreover, a reaction to extreme positiveness in economics is already in evidence and a movement towards making economics more humane by giving it an ethical underpinning is underway. The fundamental question is whose ethics is to be looked to. The answer is sought through the democratic process of decision making by the majority. This in itself is admittedly not satisfactory, as powerful vested groups can and do sway the system practically leaving the common man in the cold. He has to be content with the crumbs of the ruler's largess and they need not be in numerical majority of the entire population.

Value-neutral positive economics is, in fact, nothing more than a myth, as this itself implies some value judgment. In this connection, a famous saying of J. M. Keynes comes to mind. He says, "Practical men, who believe themselves to be quite exempt from any intellectual influences, are usually the slaves of some defunct economist. Mad men in authority, who hear voices in the air, are distilling their frenzy from some academic scribe of a few years back." (The General Theory of Employment, Interest and Money) Only the word economist needs to be replaced by philosopher.

In the initial stages of Capitalism, the fundamental belief in unfettered individual ownership of property, believed to be a kind of "natural law", and least State intervention-*laissez faire* permitted ruthless exploitation of labor. This provoked intense reaction and a demand for State ownership of means of production through abolition of private property. The alternative system took the form of Socialism with Communism as its extreme form. This did assure labor stable employment providing the basic needs, as seen by the State. In return, individual freedom was severely curtailed, if not totally denied. This undermined incentive for work and initiative, so far as the common man was concerned. Moreover, diversion of massive resources to military build up, at the expense of the consumer, demanded heavy sacrifice at the grass root level for want of adequate rate of economic growth. The situation was obviously untenable and could not continue indefinitely. Above all, the system also failed miserably to deliver on its much-vaunted

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economic equality. In stead, there was rampant corruption with blatant concentration of power and wealth at the top. This added insult to injury. The common man often found himself at the mercy of some sort of heartless "mafia". In consequence, within a short span of less than eight decades, the inevitable happened and the system collapsed under its own weight in its main center, the U.S.S.R. Meanwhile, Capitalism also reformed itself to take cognizance of the need to improve the lot of labor and other underprivileged. The result was the emergence of Welfare Economics at the academic level and Welfare State as a practical manifestation of the concern for distribution. In recent years, provision of basic needs has become a policy objective in most countries under different labels and economic and social justice has been brought into a sharper focus. The latter is now being keenly debated in academic circles. It is significant that while Capitalism has become softer and gentler, though not yet quite humane, Socialism has lost its sharp edges. A kind of convergence of the two systems was quite apparent even before the collapse of Socialism. Now almost all countries have mixed economies and only the extent of the public sector distinguishes them. In Capitalist countries, there is a strong backlash against inhibitive administrative controls, which are mostly the relics of the Second World War. They are being scrapped as deregulation, liberalization, privatization and return to market mechanism, as the main allocator of resources, have become the order of the day. This is the essence of the New World Economic Order. The international financial institutions, like the World Bank and the I.M.F. have espoused it under pressure of their owners. These bodies are enthusiastically promoting the process, if not thrusting down the throat of their hapless borrowers as a bitter medicine.

The collapse of Socialism represents the failure of that system and is not, by any stretch of imagination, the triumph of Capitalism. Western economics is yet far from solving the basic problems of controlling sharp fluctuations in economic activity with the attendant serious problem of mass unemployment. The conflict, or trade off, between growth and inflation, equity and efficiency, growth and degradation of environment, and the interests of the

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present and future generations are the key unresolved issues. Today, most human beings cannot eke out a reasonable minimum standard of living in a healthy and conducive environment, not to mention their sense of deprivation in relative terms. In short, the present world is characterized by a few islands of affluence in a vast sea of poverty.

There are obvious fundamental differences between economic principles of Islam and Western economics. In Islam, economics is an integral part of religion and is subordinated to it, like any other aspect of human life. Islamic economic principles are value laden, and firmly anchored in justice. The Creator who is well aware of His creation, human frailties, interests and genuine requirements has prescribed the values. The values are free from influences of circumstances, individual whims, pride and prejudices, which are inevitable in any system conceived by human mind which itself cannot escape the binding constraints of time and space. The Islamic Man, for his philosophy, which subordinates the life on earth to the Hereafter, and his conduct, basically for the sake of Allah, sets him apart from the Economic Man. They are, in fact, poles apart; one is outward looking, while the other is inwardly looking to the point of extreme selfishness. There are marked differences in priorities. Islam accords the highest priority to the provision of basic needs of every body, not to just keep him alive, but also to enable him to realize his full potential, physical as well as intellectual. Personal consumption, marked by austerity, is constrained to confine it to the essentials. This is for creating a surplus for helping those who may be either deprived or underprivileged. Wealth is treated as a serious trial for the holder, as this brings added temptations and responsibilities. Islam allows inequality of income and wealth, provided it arises from personal ability and effort and is, therefore, of functional nature. At the same time, it provides a very effective mechanism to prevent concentration of wealth. Islam, in fact, seeks the widest diffusion of income and wealth through a comprehensive and extensive system of inheritance and compulsory as well as voluntary charity on a grand scale. The Quranic injunction on the subject has been cited earlier. (59:8) There is little room in Islam for a head start on the strength of family wealth

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and contacts. Only true merit, as a Divine trust, is to be the deciding factor. In contrast, Western economics not only tolerates but also promotes concentration of wealth in the first instance, regardless of the means employed, for attaining higher growth on the assumption that the rich have a higher propensity to save. Then, it tries to rectify it, but without much success. There are many other differences, the most important being the main stress of Islam being on distribution, production being essentially in the lap of Allah, whereas Western economics has been mainly preoccupied with production, as it is identified with economic growth, for which saving and investment are considered critical.

An attempt has been made to bring out the essential differences of the two systems. This boils down to a comparison of a God-given eternal code of conduct with a system conceived by man and continuously improved upon in light of unfolding situations. The relevance of the Islamic system, which predates Western economics and is no less than fourteen centuries old, to the contemporary increasingly complex conditions has also been assessed. Against this setting, Government efforts for Islamization in Pakistan have been appraised. The moral of the experience is that devoid of firm and sincere commitment to the true spirit, the system may be compromised by expediency and thus not only fail to come upto the standard, but may create confusion tarnishing the real image of Islam. In this context, the question of Islamization of the economy, particularly the role of interest, is of great significance. Riba (interest) is strictly prohibited in Islam and earnest efforts are being made in many Muslim countries, including Pakistan, to eliminate it. However, the very concept of Riba is considered debatable in some circles of these countries. Even given a consensus on the concept, its elimination bristles with many practical difficulties, because of the pervasive role of interest in a modern economy. This is reflected in the predominance of loan capital in the financial structure of modern business, colossal consumer credit, which has enabled many to live beyond their immediate means and sustains the existing standard of living of many in Western countries, burgeoning public debt, and the use of interest as an important instrument of monetary control and for project apprais-

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als. Interest has apparently made life relatively easy by introducing certainty, at least in nominal terms, in an otherwise uncertain world. It is worthwhile to examine whether interest has proved a boon or a bane for economic life and how it contributes to fluctuations in economic activity via capital spending and consumer credit. A separate chapter has been devoted to this vital subject to probe into all aspects, including reasons for the prohibition of Riba in Islam which has not been given due attention because of its acceptance as a dogma. This would take the discussion into the realm of economic justice. A new found and accelerating interest in justice is discernable in the West and economic justice has become a subject of great topical interest. Islam has a lot to contribute in this regard.

There is a huge and rapidly growing volume of literature on Islamic economics. However, for the purpose at hand, only the basic sources have been consulted. These are The Quran, the Conduct of the Holy Prophet (Sunnah) and his Sayings (Hadith). The intention is to bring out the basic principles and the kind of character required of those who may interpret, implement and follow them in contemporary conditions. For reference, the English translation of the Quran by M. Sher Ali, published by Islam International Publications, London has been preferred. He has treated the opening verse. "In the name of Allah, the Gracious, the Merciful." as part of the following Chapter. Thus his numbering of the verses would differ with those translations, which do not count the verse as part of the Chapter. For the Sayings of the Holy Prophet, the most famous and generally recognized authentic six books of the Sayings, namely Bukhari, Muslim, Tirmidhi, Abu Daud, Ibn Maja, and Nesai have been relied upon mainly. These have been supplemented by Al-Masnad Ahmad bin Hamble and Mauta Imam Malik. Three important selections of the Sayings, namely Mishkat Al-Msabih by Khatib Umry, Riyadh As-Salihin of Imam Nawawi and Kanz-ul-A'mal by Al-Muttaqi have also been referred to. The practice and the statements of the Holy Prophet's first four Righteous Successors have also been taken into account. The period thus covered has been dictated by a Saying of the Holy Prophet that true Islam in its pristine beauty will be strictly fol-

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lowed during three decades, a period that coincided with the demise of the Fourth Successor of the Holy Prophet. The Holy Prophet said, "The best of you are those who are my contemporaries, then those who come immediately after them, then those who come immediately after them (he said this twice or thrice) then they will be followed by those who will testify, but who will not be asked to testify, they will embezzle and will not keep trust, will make vows and will not fulfill them, and corpulence will prevail among them." (Bukhari) "There will be Caliphate for my people for thirty years. Thereafter, kingship will take over." (Tirmidhi) The period chosen, though short, has been quite eventful to provide the necessary basic guidance. For historical evidence, the sources tapped have been: "The Life of Muhammad" by Ibn Ishaq translated by A. Guillaume, "Sirat-ul-Nabi" (Character of the Prophet) by Ibn Hisham, "Tabqat Ibn Sa'd", "Usad-ul-Ghaba" by Ibn Atheer, "History of the People and the Kings" by Tabri and "History" by Ibn Khaldun.

It is customary to invoke Allah's blessings whenever the name of the Holy Prophet or his Companions is mentioned. These are as follows and should be understood throughout the text; for the Holy Prophet the invocation is, "Allah's blessings and peace be upon him." and for the Companions, "Allah be pleased with him/her/them."

II-ISLAMIC PHILOSOPHY OF LIFE

Amoment's reflection on the universe, as far as it is known, and the creatures therein and one cannot help recognize a Grand Design. With all the advancement in scientific knowledge and the technical capacity to probe it, man has not yet been able to encompass the breadth and depth of the universe. He has, at best, barely scratched the surface. Modern age is characterized by explosion of knowledge, particularly in science, and many things, which used to be considered in the realm of dreams, or the stuff of science fiction, have become realities. However, what at first sight appears a dazzling achievement soon gives way to the sobering realization that it only opens a window on the further vast potential for investigation. The informed do not hesitate to admit that man is small and helpless against nature. Man's make up, physical as well as spiritual, remains as much an enigma today as it has ever been. The marvelous precision and harmony, despite the mind-boggling complexity, in the universe could not be an accident and must be attributed to a deliberate plan of a Super Power. What is the basic purpose of creation of the universe in which man has a pivotal position, what is the relationship between man and his Creator, if at all He is there, and how should man conduct himself towards Him, his fellow beings and other creatures on earth are perennial questions that have agitated human mind since time immemorial. Various religions claim to provide answer to these questions on the basis of divine sources, while worldly philosophers have their own explanations. Given the specific purpose of creation of man, his conduct would be circumscribed by the essential requirements of achieving that objective.

The essence of Islamic teachings is beautifully summed up in a short opening Chapter of the Quran called, among others, the Great Quran and the Mother of the Book. It is the most important and the most frequently recited Chapter of the Quran, its recitation being compulsory in every Prayer and supplication to Allah. The Chapter is entitled *Fatihah Al-Kitab* (the Opening Chapter of the Book), abbreviated as *Al-Fatihah* and consists of only seven short verses. It reads:

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AL-FATIHAH

*"In the name of Allah the Gracious, the Merciful.
All praise belongs to Allah, Lord of the worlds.
The Gracious, the Merciful.
Master of the Day of Judgment.
Thee alone do we worship and Thee alone
do we implore for help.
Guide us to the right path-
The path of those on whom Thou hast bestowed Thy
blessings, those who have not incurred Thy displeasure,
and those who have not gone astray." (1:1-7)*

Allah says, "And We have, indeed, given thee the seven oft-repeated verses, and the Great Quran." (15:88) Abu Sa'eed Rafe relates, "The Holy Prophet said to me, 'Shall I tell you, before you go out of the mosque, which is the greatest Chapter in the Quran?' and took my hand. When we were about to issue from the mosque, I said to him, 'Messenger of Allah, you had said you would tell me which is the greatest Chapter of the Quran.' He answered: "The opening Chapter which contains the seven oft-repeated verses and the Great Quran which has been bestowed upon me."³ "Be glad of the two lights bestowed upon you which had not been bestowed on any Prophet before you: The opening Chapter of the Book and the last verse of Al-Baqrah (Chapter 2)." "Whenever you recite even a word of this, it will be bestowed upon you." "Allah says, 'Prayer has been divided between Me and My servant. When a person saying Prayer says, 'All praise belongs to Allah,' Allah says, 'My servant has praised Me.' When he says, 'The Gracious, the Merciful,' Allah says,

'My servant has eulogized Me.' When he says, 'Master of the Day of Judgment,' Allah says, 'My servant has exalted Me.' Allah also says, 'My servant has entrusted all his affairs to Me.' When he says, 'Thee alone do we worship and Thee alone do we implore for help,' Allah says, 'This is between My servant and Me.

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He will get what he asks for.' When he says, 'Guide us to the right path. The path of those on whom Thou hast bestowed Thy blessing, those who have not incurred Thy displeasure, and those who have not gone astray,' Allah says, 'This is all for My servant. He will be bestowed upon whatever he seeks.'⁴ "Allah has not revealed in the Torah and the Bible like the essence of the Quran, which are seven often repeated (verses) and they are equally divided between Me and My servants and what they seek."⁷ "O Jabar! should not I tell you the best Chapter of the Quran which is the Fathihat Al-Kitab? In this there is a cure for every disease."²⁴ "All praise belongs to Allah, Lord of the worlds." is the mother of the Quran and the mother of the Book and the seven oft-repeated."⁵ "Prayer is not complete without the recitation of Al-Fatiha." The Holy Prophet repeated it thrice.⁴

Islamic Concept of Allah (God)

All religions believe in God, but a close scrutiny reveals subtle basic differences as to the very concept of God. For instance, most present day Christians believe in Trinity. This is strongly rebutted in the Quran, as will be seen later. Hindus restrict God's ability to create souls, hence re-incarnation. As to the Islamic concept, the Quran says, "So, as far those who believe in Allah and hold fast to Him, He will surely admit them to His mercy and grace and will guide them on a straight path *leading* to Himself." (4:176)

According to Lane (Arabic-English Lexicon), "Allah, according to the most correct of the opinions respecting it, is a proper noun applied to the Being Who exists necessarily by Himself, comprising of attributes of perfection, the "al" being inseparable from it". Thus Allah is the name of the Super Being Who is the sole possessor of all perfect attributes and is free from all defects. For want of a comparable word in English, the Arabic word Allah has been used in the text.

The Quran bears testimony to the fact that Allah is free from all defects, as even angels admitted, "Holy art Thou!" (2:33) The Arabic word "subhan" is translated as "Holy" which is grossly inadequate. This is, in fact, derived from "subah" which, when

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used for Allah, conveys the sense of glorifying Him and declaring Him free from all defects-any thing that may detract from and adversely affect His attribute of Oneness, Knowledge, Power, Purity, etc. That Allah possesses all perfect attributes is indicated in numerous verses of the Quran. "And there is none like unto Him." (112:5) "Allah is the Light of the heavens and the earth." (24:36) "He is the First and the Last and the Manifest, the Hidden and He knows all things full well." (57:4) "And your God is One God, there is no God but He, the Gracious, the Merciful." (2:164) "There is none worthy of worship save Allah, and surely, it is Allah Who is the Mighty, the Wise." (3:63) "Allah is He besides Whom there is no God, the Living, the Self-Subsisting, the All-Sustaining." (3:3) "Say, He is Allah, the One, Allah, the Independent and Besought of all." (112:2-3) "*He is the Maker of the heavens and the earth. He has made for you pairs of your own selves, and of the cattle also He has made pairs. He multiplies you therein. There is nothing whatever like unto Him, and He is the All-Hearing, the All-Seeing.*" (42:12) "Allah- there is no God but He. His are the most beautiful names." (20:9) "He is Allah, the Creator, the Maker, the Fashioner. His are the most beautiful names." (59:25)

Attributes of Allah

According to the Quran, "And to Allah *alone* belong *all* perfect attributes. So call on Him by these. Leave alone those who deviate from the right way with respect to His attributes. They shall be repaid for what they do." (7:181) "Say, 'Call upon Allah or call upon Rehman; *by* whichever name you call on Him, His are the most beautiful names.'" (17:111)

The Holy Prophet said, "Allah has ninety nine names."³ These are only the principal ones. In fact, Allah's names, in the sense of attributes, are too many to be counted, but the following have been frequently mentioned in the Quran: Acceptor of Repentance (40:4, 42:26), Abaser of the haughty (3:27), All-Aware (4:36, 11:2, 22:64, 66:4, 67:15), All-Hearing (4:59, 22:62, 24:61, 40:21), All-Knowing (2:33, 3:93, 4:36, 22:53, 35:45, 64:12), All-Powerful

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(22:55, 35:45), All-Seeing (4:59, 22:76, 40:21,57, 60:4), All-Sufficient (2:264,268), Answerer of Prayers (11:62), the Most Appreciating (35:35), the Avenger (3:5, 39:38), the Beneficent (52:29) the Benignant (12:101, 42:20), the Independent and Besought (112:3), the Bestower (3:9, 38:36), Bestower of Security (59:24), Best Provider (22:59), the Bountiful (3:74, 4:131), the Possessor of Bounty (3:75, 8:30, 40:4), the Compassionate (3:31, 24:21), the Creator (36:82, 59:25), the Best of Creators (23:15), the Destroyer (50:44, 57:3), Disposer of affairs (4:82), Director to the right way (72:3), the Effacer of sins (4:150, 22:61, 58:3), the Enlarger of means of subsistence (17:31, 30:38, 42:13), the Exalter (40:16), the Fashioner (59:25), the First (57:4), the Forebearing (2:226, 22:60, 33:52, 64:18), the Great Forgiver (38:67, 64:15), Forgiver of sin (40:4), Liberal in forgiving (53:33), the Friend (4:46, 12:102, 42:10,29), the Gatherer (3:10, 34:27), the Most Generous (96:4), the Great (42:5, 56:97), Incomparably Great (4:35, 22:63, 31:31, 34:24), the Guardian (4:172, 33:4, 34:22), the Guide (22:55), the Healer (17:83, 41:45), the Helper (4:46), the Hidden (57:4), the High, the Great (4:35, 22:63, 31:31, 42:5), the Most High (13:10, 87:2, 92:21), the Holy One (59:24), the Incomprehensible (6:104), the Knower of subtleties (31:17, 42:20), the Indulgent (4:44), the Light (24:36), the Judge (34:27), the Best of Judges (10:110, 95:9), the King of Mankind (114:3), the Knower of the seen and unseen (59:23), The Last (57:4), the Life Giver (40:69), the Living (2:256, 3:3), The Lord (5:28), the Lord of Honor (85:16), Lord of Retribution (39:38), the Lord of Sovereignty (3:27, 62:2), the Lord of the heavens and the earth (19:66), Lord of the Throne (21:23, 23:117, 40:16, 85:16), the Loving (11:91, 85:15), the Maker (59:25), the Hidden and the Manifest (57:4), Manifest Truth (24:26), the Excellent Master (22:79), Master of Glory and Honor (55:28), the Mighty (2:130, 210,221, 3:7, 4:57,166, 14:2, 22:75, 27:10, 40:3, 46:3, 59:2,24, 64:19), the Nearest One (34:51), the Noble (27:41), the Oft-Returning (2:161), the One (2:164, 13:17, 38:66, 39:5), the Originator (30:28, 35:2, 85:14), the Source of peace (59:24), the Possessor of power and authority (2:130, 4:150, 30:55, 57:3, 64:2), the Powerful (22:75, 33:26, 40:23, 51:59), the Praiseworthy (4:132, 14:2, 22:65, 31:27,

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41:43, 42:29, 60:7), the Protector (59:24), the Reckoner (4:7,87), Possessor of power to requite (3:5), the Ruler (42:5), The Self-Subsisting, All-Sustaining (2:256, 3:3), the Self-Sufficient, Worthy of praise (2:268, 22:65, 27:41, 31:27, 60:7, 64:7), the Sovereign (59:24), the Strong (51:59), the Subduer (59:24), the Sufficient (39:37), the Supreme (6:19) the One, Most Supreme (12:40, 14:49, 38:66, 39:5, 40:17), the Great Sustainer (51:59, 62:12), the Swift at reckoning (3:200), the True (10:33, 22:7,63), the Watchful (4:2, 33:53), the Well-Aware (4:136), the Wise (2:130,210,221,229, 3:7, 4:57,166, 16:61, 27:10, 46:3, 57:2, 59:2,25, 61:2, 62:2), the Witness (4:80, 33:56, 34:48).

All these attributes of Allah can be either subsumed in or are related to His four principal attributes mentioned in the first Chapter of the Quran. These are; Lord of all the worlds, the Gracious, the Merciful, and Master of the Day of Judgment.

The main text of the Quran begins with the attribute of Lord of the worlds and is repeated many times (1:2, 5:28, 6:46, 7:163,73,163,7:55,62,68,105,122, 26:17,24,48,78,99,128,193, 28:31, 32:3, 37:88,183, 39:76, 40:65-7, 41:9, 45:37, 59:17, 69:44, 81:30). The literal translation of "Lord" does not capture the true significance of the Arabic word "Rab". Its real meaning is, "creation, sustaining and gradual development into perfection." Thus Allah is the Creator, Sustainer, and Fosterer of all the worlds. This attribute covers everything and everybody in the universe without any distinction whatsoever. While no one is deprived of His bounties. none can claim monopoly on Him. "Allah is He Who has made for you the earth a resting place, and the heaven a canopy, and has given you shape and made your shapes perfect, and has provided you with good things, Such is Allah, your Lord. So blessed is Allah, the Lord of the worlds." (40:65)

Allah's next two attributes, "He is the Gracious, the Merciful" have been mentioned together in the beginning of each Chapter, except one. This alone comes to 113. These have also been mentioned together in Al-Fatiha and some other verses of the Quran. (1:3, 2:164, 27:21, 41:3, 59:23)

The second attribute of Allah being the Gracious has been mentioned alone no less than 52 times in the main text of the

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Quran, besides the opening verse for each Chapter. (13:31, 17:11, 19:19,27,45-6,59,62,70,76, 79-80 ... 78:39) There is a separate Chapter in the Quran entitled "The Gracious". (55) The attribute of the Gracious means that Allah shows mercy gratuitously and extensively to all creation without regard to any effort on its part. He has bestowed all means, which are essential for sustaining and fostering human life on earth, such as light, air, water, rotation of day and night, changes in weather and climate, etc. to which human beings could make no contribution before or after their birth.

The third attribute of the Merciful implies that Allah shows mercy in response to and as a result of effort on the part of man but does this liberally and repeatedly. Thus man's labor, be that for spiritual or secular ends, is never wasted and is ever rewarded, at least in proportion to its real merit. The attribute of the Merciful has been mentioned all the more frequently; no less than 105 times, beside the introductory verse for each Chapter.

According to the fourth attribute, apart from contemporaneous reward and punishment, there is to be a final reckoning. On that day, Allah shall deal not as a judge, who is bound by law, but as the Master. In that capacity, He shall forgive and give reward out of proportion to merit without violating justice. This should encourage a person, who might have committed sin in a moment of weakness, not to despair, but hope for forgiveness and work to deserve it. At the same time, it is a warning not to take liberty with Allah's injunctions. One can confuse or deceive a judge in matters of law, but this would not be possible before the Master who has full access to even secret thoughts of man. He is Master (3:27, 47:78). He is Master of the Day of Judgement (1:4), Best of Judges (6:58, 7:88), and the Best of those who decide (7:90).

The order of these four principal attributes of Allah is very significant as it indicates how He manifests Himself. There is, however, no limitation on His manifestations. "Of Him do beg all that are in the heavens and the earth. Every day He *reveals Himself* in a different state." (55:38)

It is significant that Allah's attributes are often mentioned in combination. For instance, His being Merciful has often been combined with the attribute of the Forgiving. (2:174,183,193,200,

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219,227, 3:22,90,130, 4:26 ... 73:21) It is also combined with the Mighty (26:10,69,105,123,141, 160,171.192, 218, 3:6, 32:7, 36:6), the Compassionate (2:144, 9:118-9,129. 16:8,28, 22:66, 24:21, 57:10, 59:11), the Oft-Returning (2:38,55, 161, 9:105,119, 49:13), etc. This and other such combinations of attributes of Allah are very significant as they indicate their inter-relationship. For instance, when the Forgiving, the Merciful is mentioned the purpose seems to draw attention to the fact that Allah forgives out of mercy. Similarly, His Compassion is also based on His mercy, He is Merciful inspite of His Might and is the Often- Returning with mercy. He is also the Most Merciful of those who show mercy (7:152, 21:84), the Best of those who show mercy (23:119). Another pair of important attributes is: "The Mighty, the Wise." (2:130,210,221, 229,241, 3:7,19,63,127, 5:39,119, 8:11,50,64,68, 9:40,71, 16:61, 29:27,43, 31:10,28, 34:28, 35:3, 40:9, 42:4, 45:3,38, 46:3,57:2, 59:2,25, 60:6, 62:2, 64:19) The implication is that even though Allah is Almighty, He does not employ His Might in a brute and blind manner, but always with wisdom. Similarly, Allah is, "All-Knowing, Wise." (4:12,18,25,93,105,112,171, 48:5, 76:31) Thus Allah uses His comprehensive knowledge with wisdom. It is noteworthy that this combination has been used mainly in the Chapter on family relations. Entitled "Al-Nisa" (Women), it is particularly concerned with women rights. Being far ahead of time, the guidance needed assurance that, coming from the All-Knowing, Wise, it was in the best interest of happy family life and would contribute to social harmony. The largest combination of the attributes is, "He is Allah, and there is no God beside Him, the Sovereign, the Holy One, the Source of Peace, the Bestower of security, the Protector, the Mighty, the Subduer, the Exalted. Holy is Allah far above that which they associate with Him." (59:24)

Allah's attributes may be divided into three broad categories. Firstly, those that are peculiar to Him and are not related, in any way, to His creatures such as The Possessor of power and authority, the Glorious, etc. Secondly, those that are related to the creation of the universe and indicate relationship between Allah and His creatures, like the Creator, the Sovereign, etc. Thirdly, those that come into

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operation in consequence of actions of such of His creatures who are endowed with free will e.g. the Master of the Day of Judgment, He overlooks faults, He is Compassionate, etc.

A Living Personal God

The Islamic concept of Allah is that of a living personal God and this is how the Quran puts it: "Allah is He beside Whom there is no God, the Living, Self-Sustaining and All-Sustaining." (3:3) "And trust thou in the Living One, Who dies not, and glorify *Him* with His praise." (25:59) "He is the Living *God*. There is no God but He. So pray unto Him, being sincere in religion. All praise belongs to Allah, the Lord of the worlds." (40:66) "And call not on any other God beside Allah. There is no God but He. Everything will perish except Himself. His is the judgment, to Him will you be brought back." (28:89) "All that is on it (earth) will pass away. And there will remain *only* the Person of thy Lord, Master of Glory and Honor." (55:27-8) "Allah- there is no God but He, the Living, the Self-Sustaining and All-Sustaining. Slumber seizes Him not, nor sleep.... His knowledge extends over the heavens and the earth; and the care of them burdens Him not; and He is the High, the Great." (2:256)

Allah's knowledge is comprehensive. "Your God is only Allah, beside Him there is no God. He embraces all things in *His* knowledge." (20:99) "Surely Allah has perfect knowledge." (4:33) "Surely Allah watches over all things." (4:34) "Surely Allah takes account of all things." (4:87) "And thy Lord knows those that are in the heavens and the earth." (17:56) "Allah has created every thing and has knowledge of all things." (6:102) "And with Him are the keys of the unseen; none knows them but He. And He knows whatsoever is in the land and in the sea. And there falls not a leaf but He knows it; nor is there a grain in the deep darkness of the earth, nor anything green or dry, but is *recorded* in a clear Book." (6:60) "Is not Allah best aware of what is in the bosom of His creatures?" (29:11) Allah is, "Who knows the unseen and seen." (9:94,105, 13:10, 23:93, 32:7, 39:47, 59:23, 62:9, 64:19)

He knows each and every individual. "Surely, Allah is All-

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Aware, All-Seeing with respect to His servants." (35:32) "And assuredly, We have created man and We know what his *physical* self whispers *to him*, and We are nearer to him than *even his* jugular vein." (50:17) "And no female conceives, nor does she bring forth *a child* without His knowledge." (35:12, 41:48) "Surely, Allah knows what is hidden in *your* breasts." (3:120) "He might purge what is in your hearts. And Allah knows as well what is in the minds." (3:155) "He knows what you conceal and what you disclose; and Allah knows full well *all* that is in the breasts." (64:5) "Whether you reveal a thing or conceal it, Allah knows all things full well." (33:55) "Your Lord knows you best." (17:55)

Allah caters to individual needs, as the Quran says, "And He it is Who sends winds as glad tidings before His mercy, till when they bear a heavy cloud, We drive it to a dead land, then We bring forth therewith fruits of every kind." (7:58) "Have they not seen that We drive the water to dry land and produce thereby crops of which their cattle eat and they themselves? Will they not see?" (32:28) "To Allah belongs the kingdom of the heavens and the earth. He creates what He pleases. He bestows daughters upon whom He pleases, and He bestows sons upon whom He pleases; Or He mixes them, males and females; and He makes whom He pleases barren. Surely, He is All-Knowing, Powerful." (42:50-1)

In Islam there is no standard code of apparent conduct which may assure salvation to every one. The minimum of overt acts are, of course, indicated, but what really matters is the real motive, sincerity and devotion. Each individual would be thus adjudged accordingly and for this Allah has personal knowledge of every one. To remind this, the Quran says, "And He is with you wheresoever you may be. And Allah sees all that you do." (57:5) "And He is Allah, *the God*, both in the heavens and in the earth. He knows your inside and outside. He knows what you earn." (6:4) Allah's intimate knowledge of man's mind and his inner thoughts is indicated in the numerous Quranic verses mentioned earlier. (6:60, 16:0, 17:26, 33:52) To recapitulate, "Know they not that Allah knows their secrets as well as their private counsels and that Allah is the Best Knower of all unseen things?" (9:78)

Allah urges man to establish communion with Him and seek

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His grace. "And your Lord says, 'Pray unto Me; I will answer your *prayer*.'" (40:61) The invitation is not just for the believers alone. Even avowed disbelievers are heard. "And when an affliction befalls men, they cry unto their Lord, turning to Him *in repentance*; then, when He has made them taste of mercy from Him, lo! a section of them associate partners with their Lord, So as to be ungrateful for what We have given them. So enjoy yourself awhile, but soon you will know." (30:34-5) "And ask Allah of His bounty." (4:33) "But Allah chooses for His mercy whomsoever He pleases." (2:106) "Say, 'To Allah belong the East and the West. He guides whom He pleases to the right path.'" (2:143) "He grants wisdom to whom He pleases." (2:270) "He is Who fashions you in the wombs as He pleases;" (3:7) "Say, 'O Allah, the Lord of Sovereignty, Thou givest sovereignty to whomsoever Thou pleasest; and Thou takest away sovereignty from whomsoever Thou pleasest. Thou exaltest whomsoever Thou pleasest and Thou abasest whomsoever Thou pleasest. In Thy hand is all good. Thou sure hast power to do all things. (3:27) "And Thou givest to whomsoever Thou pleasest without measure." (3:28,38) "Say, 'All bounty is in the hand of Allah. He gives it to whomsoever He pleases. And He is Bountiful, All Knowing. He chooses for His mercy whomsoever He pleases, And Allah is Lord of exceeding bounty.'" (3:74-5)

Muslims are urged not to rely exclusively on themselves but also seek help from Allah.. "And say not of anything, 'I am going to do it tomorrow.' Unless Allah should will." (18:24-5) "O Prophet, Allah is sufficient for thee and for those who follow thee of the believers." (8:65) "Is not Allah sufficient for His servants?" (39:37) "And I entrust my cause to Allah. Verily, Allah sees *all His* servants." (40:45)

Allah is the personal God of every one regardless of belief; He is as much God of unbelievers as of believers and also listens to them. "Say, 'Who delivers you from the calamities of the land and the sea, *when* you call upon Him in humility and in secret, *saying*, 'If He deliver us from this, we will surely be of those who are grateful?' Say, 'Allah delivers you from them and from every distress, yet you associate partners *with Him*.'" (6:64-5)

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The Holy Prophet urged Muslims to seek everything from Allah however insignificant it may be. He said, "Every one of you should ask Allah for all his needs however simple and ordinary they may be, even though it be a shoe-lace or salt."⁵

Existence of Allah

Does a Being possessing above attributes really exist is a pertinent question that continues to be raised. This has been exhaustively dealt with in the Quran. To prove His continued existence, Allah has advanced both logical and practical arguments. First, Allah draws attention to the universe around man and his own self; how these have been created and subsist in themselves and in relation to one another, maintaining an extremely delicate and precise balance. This cannot but be the result of a deliberate plan of an Omnipotent and Omniscient Being. "Their Messenger said, 'Are you in doubt concerning Allah, Maker of the heavens and the earth? He calls you that He may forgive you your sins and grant you respite till the appointed time.'" (14:11) "Glorify the name of thy Lord, the Most High, Who creates and perfects. And Who designs and guides." (87:2-4) "Blessed is He in Whose hand is the kingdom and He has power over all things; Who has created death and life that He might try you-which of you is best in deeds; and He is the Mighty, the Most Forgiving, Who has created seven heavens in harmony. No incongruity canst thou see in the creation of the Gracious *God*. Then look again: Seest thou any flaw? Aye, look again, and yet again, thy sight will only return unto thee confused and fatigued." (67:2-5) "Do not disbelievers see that the heavens and earth were a closed-up mass, then We opened them out? And We have made from water every living thing. Will they not then believe? And We have made in the earth firm mountains lest it should quake with them; and We have made therein wide pathways, that they may be rightly guided. And We have made the heaven a roof, well protected; yet they turn away from its Signs. And He it is Who has created night and day and the sun and the moon, each gliding in *its* orbit." (21:31-4) "Allah is He Who raised up the heavens without any pillars that you can

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see. Then He settled Himself on the Throne. And He pressed the sun and the moon into service; each pursues its course until an appointed term. He regulates it all. He clearly explains the Signs, that you have a firm belief in the meeting with your Lord. And He it is Who spread out the earth and made therein mountains and rivers. And fruits of every kind He made therein in two sexes. He caused the night to cover the day. Therein, verily are Signs for a people who reflect. And in the earth are *diverse* tracts, adjoining one another and gardens of vines, and corn-fields, and date-palms, growing together from one root and *others* not so growing; they are watered with the same water, yet We make some of them excel others in fruit. Therein are Signs for a people who understand.” (13:3-5) “Have they not looked at the earth, how many of every noble species have We caused to grow therein?” (26:8-9) “Hast thou not seen that Allah has subjected to you whatever is in the earth and the ships that sail through the sea by His command? And He withholds the rain from falling on the earth save by His leave. Surely, Allah is Compassionate *and* Merciful to men. And it is He Who gave you life then He will cause you to die, then will He give life again. Surely, man is most ungrateful.” (22:66-7) This theme is repeated in many other verses of the Quran. (2:165, 10:32, 14:33-5, 16:11-9, 66-8, 80-4, 20:54-6, 22:19, 23:85-90, 24:42-6, 25:63, 27:61-5, 29:61-2, 31:21, 32:28, 35:42, 42:30, 43:10-4, 88, 51:21-3)

For further proof, man is called upon to look into himself. “And in the earth are Signs for those who have certainty of faith. And *also* in your own selves. Will you not then see?” (51:21-2) “There has certainly come upon man a period of time when he was not a thing spoken of. We have created man from a mingled sperm-drop that We might try him; so We made him hearing and seeing.” (76:2-3) “*It is* Allah Who created you in a *state of* weakness, and after weakness gave strength; then, after strength, caused weakness and old age. He creates what He pleases. He is the All-Knowing, the All-Powerful.” (30:55) “How can you disbelieve in Allah? When you were without life, He gave you life, and then He will cause you to die, then restore you to life and then to Him shall you be made to return.” (2:29) “And *one of* His Signs is *this*,

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that He created you from dust; then, behold, you are men who move about on the face of the earth. And one of His Signs is this, that He has created wives for you among yourselves that you may find peace of mind in them, and He has put love and tenderness between you. In that surely are Signs for a people who reflect.” (30:21-2) “And Allah brought you forth from the wombs of your mothers while you knew nothing and gave you ears and eyes and hearts that you might be grateful.” (16:79) This is also reminded in numerous other verses of the Quran. (7:26, 22:6, 23:14, 30:20, 32:8, 35:11, 36:78, 40:48, 45:5, 53:46, 55:15, 56:3,55, 86:6) “And him whom We grant long life-We revert him to a weak *condition of creation*. Will they not then understand?” (36:69) “And when thy Lord brings forth from Adam’s children-out of their loins-their offspring and makes them witness against their *ownelves by saying*, ‘Am I not your Lord?’ They say, ‘Yea, we do bear witness.’ *This He does* lest you should say on the Day of Resurrection, ‘We were surely unaware of this.’” (7:173)

There is a very heavy weight of historical evidence in favor of Allah’s existence. Allah has raised hundreds of thousands of prophets who all bore eloquent testimony to His existence. In fact, “There is no people to whom a warner has not been sent.” (35:25) They were all known for their piety and truthfulness and were never accused of telling a lie, even in jest, for the most ordinary and insignificant things. How persons of such immaculate character and record would ever dare to forge a big lie about the existence of Allah? An incident in the Holy Prophet’s life is pertinent. For his immaculate character from the very beginning of his life, the Meccans called him the “Trustworthy” and “Truthful”, before he was appointed as the Messenger of Allah. When the Quranic verse to “Warn thy nearest kinsmen”, (26:215) was revealed, the Holy Prophet invited his tribesmen in Mecca to assemble on the nearby hillock. There he opened his speech by asking them whether they would believe him, if he told them that a huge army was hiding behind that hillock ready to attack them. This was obviously next to impossible. Even so, they all declared their confidence in his being truthful by saying, “We have never experienced anything from you, which may be a lie.” After obtaining

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this affirmation, he warned them of a severe punishment, which was facing them. Because of their firm faith in his truthfulness, no one dare say, "You are lying", and they dispersed, only Abu Lahb muttering, "Woe to you! Have you called us for this purpose?."³ The Holy Prophet wrote to various kings of his time inviting them to Islam and the Roman Emperor, Heracles was one of them. When he received that letter, he wanted to know about the author. It so happened that Abu Sufyan was there at that time so he called him for first hand information and put him a series of questions, ranging from the Holy Prophet's family background to his personal character. One of these questions was about the truthfulness of the Holy Prophet before he declared himself a Prophet, whether he ever lied. To that Abu Sufyan replied in a clear and emphatic, "No." After hearing him, Heracles summed up his assessment and, among other things, he observed that a person who would not tell a lie in ordinary matters could never forge a lie about God.³

All Prophets claimed to have communion with Allah and many of His attributes were manifested through them. They all succeeded in their mission in the face of stiff opposition from the low and the mighty. This only proved, "Allah has decreed, 'Most surely I will prevail, I and My Messengers.' Verily, Allah is Powerful, Mighty." (58:22) History bears ample evidence as to its truth.

The Holy Prophet topped all these leading luminaries of their times. His persecution was extreme and so was his patience and unprecedented success in a very short span of only twentythree years. Volumes have been written to tell this unique historical phenomenon. Every moment of his life was an eloquent proof of Allah's existence. A few episodes from his life should suffice. The Holy Prophet was assured, "And Allah will protect thee from men." (5:68) "They can not harm you save a slight hurt; and if they fight you, they shall show their backs. Then they shall not be helped." (3:112) To his enemies, the new religion was identified with him and doing away with him would end the disturbance. They were, therefore, always out to get him and spared no effort. Apart from the daily routine of subjecting him to insults and physical violence, attempts were made to kill him by dropping a heavy

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stone on him and by poisoning. In the first case, he moved away from the targeted spot on Divine hint. In the second attempt, he was served his favorite food at a feast in his honor. Some of his Companions, who partook of the food, died of poisoning. The Holy Prophet also took a morsel but Allah prevented him from chewing or swallowing it.³ The poison was so potent that its very touch with the tongue had a permanent, though not fatal, effect on him. The Holy Prophet participated in many bloody battles and, as expected, was always the prime target. He invariably thrust himself into the thick of battle and had to bear the brunt of the attack. In one of these battles, at Uhd, he was wounded which only confirmed the earlier Quranic prophecy of injuries to be sustained by him (3:112). He was so seriously wounded that his death was presumed by the enemy. He, however, survived and lived upto the ripe age of sixty three and had a natural death.

On the eve of his migration from Mecca, the Holy Prophet's house was besieged for a concerted attack by the representatives of all tribes. He, however, calmly walked past the guard posted at the gate. On way to Medina, he took shelter in a cave. The tracker lead his pursuers right to the very mouth of the cave and confidently declared that the object was either in the cave or had ascended to the sky, an apparent impossibility. The Holy Prophet and his companion on this journey, Hadhrat Abu Bakr, could overhear them and see their feet. All that the pursuers had to do was to just bend a little and look into the cave. Allah prevented them from doing so and they went back arguing that no human being dare enter that un-used dangerous cave. This was a heartstopping situation and Hadhrat Abu Bakr could not help whispering his fear to the Holy Prophet, "If they look down to their feet they can spot us." The Holy Prophet said, "What do you think of the two with whom the third is His Allah." Another version is that he said, "O Abu Bakr, be quiet. With both of us the third is Allah."³ This is also mentioned in the Quran, "If you help him not, then know that Allah helped him even when the disbelievers drove him forth while he was one of the two when they were both in the cave, when he said, 'Grieve not. Allah is with us.' Then Allah sent down peace on him, and strengthened him with hosts which you did not see

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and humbled the word of those who disbelieved and it is the word of Allah alone which is supreme and Allah is Mighty, Wise." (9:40)

On another occasion, returning from a battle, he hung his sword on a tree and lied down under its shade for rest, away from his Companions. An enemy, who was lying in wait, surprised him and wanted to kill him with his own sword. However, before doing so, he wanted to score a point by asking the Holy Prophet as to who could save him then. The Holy Prophet calmly and confidently replied, "Allah!" This was repeated thrice. The reply, least expected in that situation, struck him like a bolt and the sword dropped from his hand.³ There was another similar situation. Once the Holy Prophet was sitting with his sword in his lap when an enemy, named Ghourus, who came determined to kill him, asked the Holy Prophet to show him his sword. He thus picked up the sword and swung it as if to attack. He asked the Holy Prophet whether he was afraid of him. The Holy Prophet calmly said, "Not at all because Allah is protecting me against you." Hearing this, he at once returned the sword. It was now the Holy Prophet to ask him as to who could save him. His reply was, "Be magnanimous as a captor." The Holy Prophet advised him to affirm that there was none worthy of worship save Allah and Muhammad was His Messenger. He said, "I give you my word that I would never fight against you nor join those who may wage war against you." The Holy Prophet let him go. As he returned to his people, he praised the Holy Prophet, saying, "I am coming to you from the best man."¹¹

From Medina the Holy Prophet wrote letters to various kings, including the Persian Emperor, Chosroes, inviting them to Islam. He, however, did not receive the letter kindly and with due respect and tore it into pieces. When this was reported to the Holy Prophet, he said, "What the Chosroes has done to our letter even that will God do to his Empire." As the Chosroes was full of rage against the Holy Prophet, he ordered the Governor of Yemen to send two men charged with the duty of arresting this Quraishite, who had claimed to be a Prophet, and present him before him. Accordingly, a party reached Medina to arrest the Holy Prophet and take him to the imperial court. He asked the leader of the

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party to wait till next morning. Meanwhile, the Holy Prophet fervently prayed to Allah Who revealed to him, "We have set his own son against him, and his son will murder him on Monday, the 10th of Jumade Al-Ula of this year." According to some reports, the revelation said, "The son has murdered the father this very night." In the morning, the Holy Prophet sent for the Yemeni delegate and told them, "Convey to your master that tonight my Lord has killed your lord." He also gave them a letter for the Governor of Yemen saying that Chosroes was due to be murdered on a certain day. When the Governor received this letter, he said. "If this man be a true Prophet, it will be, as he says. If he be not true, then God help him and his country." Soon a boat arrived from Persia and brought a letter from the Emperor to the Governor. The letter had a new seal of the Emperor and this made the Governor conclude that there had been a change at the Court. So it was. It was a letter from the new king whose seal it carried. The letter read, "From Chosroes Siroes to Badhan, Governor of Yemen. I have murdered my father because his rule had become corrupt and unjust. He murdered the nobles and treated his subjects with cruelty. As soon as you receive this letter, collect all officers and ask them to affirm their loyalty to me. As for my father's order for the arrest of an Arabian Prophet, you should regard those orders as canceled."¹⁵ It is also reported that the Holy Prophet also said to the emissaries, "Tell him that my religion and my sovereignty will reach the limits which the kingdom of Chosroes never attained. Say to him, 'If you submit I will give you what you already hold and appoint you king over your people in Yemen.'" The Governor was so impressed with this episode that he embraced Islam, along with his many friends.¹² The Holy Prophet's life is replete with such incidents. In short, whatever the Holy Prophet said, attributing it to Allah, was invariably fulfilled not only in his own time, but also in distant future. What he had foretold fourteen centuries ago about the modern age is coming true. All this goes to prove the existence of Allah.

Communion with Allah

All this leads to the conclusion that there 'should' be a God,

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but it does not necessarily mean that He "is actually still there". Therefore, something more is needed to strengthen conviction in the continuing existence of Allah. There is no dearth of atheists and agnostics. This is conceded in the Quran with a way out, "Eyes can not reach Him but He reaches the eyes. And He is the Incomprehensible, the All-Aware." (6:104) Personal experience is the highest and the most convincing means of knowledge about the existence of Allah and, for that matter, any subject. Muslims have been repeatedly exhorted in the Quran to try this course. "And when My servants ask thee about Me, *say*; I am near. I answer the prayer of the supplicant when he prays to Me. So they should hearken to Me and believe in Me, that they may follow the right way." (2:187) "And your Lord says, 'Pray unto Me; I will answer your prayer. But those who are too proud to worship Me will surely enter Hell, despised.'" (40:61)

The Holy Prophet said, "Whoever loves to meet Allah, Allah loves to meet him, and whoever hates to meet Allah, Allah hates to meet him."³ "Allah says, 'If any one moves towards Me one hand, I move two hands towards him; if he comes walking, I go running to him.'"⁴ Hence the Quranic exhortation through the Holy Prophet, "Flee ye therefore unto Allah. Surely, I am a plain Warner unto you from Him." (51:51)

Supplications to Allah, apart from Prayer, are an important means to that end. As will be seen later, a Muslim is expected to seek fervently Allah's assistance in every thought and action, however trivial it may be. On His part, Allah has promised to facilitate communion for the seeker by saying, "And *as for* those who strive in Our path-We will surely guide them to Our ways. And Allah is with those who do good." (29:70)

Divine Revelation

Divine revelation is the most crucial element in communion with Allah. The Quran has repeatedly mentioned this. "*As for* those who say, 'Our Lord is Allah' and then remain steadfast, the angels descend on them, *saying*, 'Fear ye not, nor grieve; and rejoice in

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the Garden that you were promised. We are your friends in this life and in the Hereafter. Therein you will have all that your souls will desire and therein you will have all that you will ask for-An entertainment from the Most Forgiving, the Merciful.” (41:31-3) The angels’ help is thus not confined to the life after death, but becomes available in the Here also and is to be experienced.

There are many who do not either believe in revelation or, if they do so, restrict it to Prophets. The latter view is also shared by some present day Muslims. This school seems to identify divine revelation with the one, which is of law bearing nature. However, this is not a Quranic concept, as should be evident from the verse quoted above. On the contrary, there are numerous verses in the Quran citing Divine revelation to non-Prophets, nay even to insects and inanimates. “He sends down the angels with revelation by His command on whomsoever of his servants as He pleases *saying*, ‘Warn *people* that there is no God but I, so take me alone for your Protector.” (16:3) “And Allah strengthens the believers with the word that is firmly established, *both* in the present life and in the Hereafter;” (14:28) “And We revealed to the mother of Moses *saying*, ‘Suckle him; and when thou fearest for him, then cast him into the river and fear not, nor grieve; for We shall restore him to thee, and shall make him *one* of the Messengers.” (28:8) “When We revealed to thy mother what was an important revelation saying, ‘Put him in the ark, and throw it into the river, then the river will cast it on to the bank, *and one who is* an enemy to Me and also an enemy to him will pick him up.” (20:39-40) “When the angel said, ‘O Mary, Allah gives thee glad tidings of a word from Him; his name *shall be* the Messiah, Jesus, son of Mary, honored in this world and in the next, and of those who are granted nearness *to God*.” (3:46) “And the pains of childbirth drove her unto the trunk of a palm-tree. She said, ‘O! would that I had died before this and had become a thing quite forgotten!’ Then he (the angel) called her from beneath her, *saying*, ‘Grieve not. Thy Lord has placed a rivulet below thee; And shake towards thyself the trunk of the palm-tree; it will cause fresh ripe dates to fall upon thee.” (19:24-6) “And when I inspired the disciples *of Jesus* to believe in Me and in My Messenger, they said, ‘We believe and

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bear Thou witness that we have submitted.” (5:112)

As for living beings other than humans, the Quran says, “And thy Lord has inspired the bee, *saying*, ‘Make thou houses in the hills and in the trees and in trellises which they build. Then eat of every *kind of* fruit, and follow the ways of thy Lord *that have been* made *easy for thee*.’ There comes forth from their bellies a drink of varying hues. Therein is cure for men. Surely, in that is a Sign for a people who reflect.” (16:69-70) Natural honey is a marvel of marvels for a bewildering variety of color, taste, smell and nutritional value.

Even the universe, an apparently inanimate thing, has its share. “So He completed them into seven heavens in two days, and revealed to each heaven its functions.” (41:13) “When the earth is shaken with her violent shaking, And the earth brings forth her burdens, And man says, ‘What is the matter with her?’ That day will she tell her news, For thy Lord will have revealed about her.” (99:2-6)

Those who seem to deny revelation to non-Prophets do not realize that a man talks to his servants, children, wife, parents, friends, colleagues, juniors, seniors, strangers, and the whole host of others but at different levels and in varying tones. So does Allah. Even the manner of communication differs. “And it is not for a man that Allah should speak to him except by revelation or from behind a veil or by sending a messenger to reveal by His command what He pleases. Surely, He is High, Wise.” (42:52) Inspiration is the lowest form, as in the case of bee. Ordinary mortals, believers as well non-believers of Allah, can be favored. A genius is said to consist of ninety nine percent perspiration and one percent inspiration. That is from Allah as a reward for the perspiration, as every effort is promised to be fully rewarded, even if it is for secular ends. “Whoso desire the present life and its embellishment, We will fully repay them for their works in *this life* and they shall not be wronged therein.” (11:16)

Revelation can take various forms, ranging from dreams, visions- while wideawake, to verbal communication depending upon standing of the recipient with Allah. The best example is that of the Holy Prophet who experienced all these forms in the finest terms. It requires a volume to write about the dreams of the Holy Prophet’s Companions, not to speak of the Holy Prophet himself.

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According to the Quran, "Nor does he speak out *of his own desire*. It is nothing but pure revelation *that has been revealed by God. The Lord of mighty powers* has taught him." (53:4-6)

Ranking Muslims also had their share in revelation in accordance with their spiritual status. Only two cases may be cited here. Once Hadhrat Umar was delivering a sermon and right in the middle of a sentence he shouted, "Saria! Towards the mountain." The audience was surprised at this apparently irrelevant utterance and enquired about it after the sermon. Hadhrat Umar confided to them that he had realized that Saria's army, which was at that time engaged in a battle thousands of miles away, was in a serious danger and he had ordered Saria to save himself by moving towards the mountain. He also said, "Allah has many troops and one of them may convey this message to them." The messenger, who brought the news of victory in that battle, was asked by the people of Medina whether they had heard Hadhrat Umar directing Saria to move towards the mountain. He confirmed that they did hear the order, which sounded like Hadhrat Umar and were able to save themselves by acting accordingly.¹⁵ The Holy Prophet said, "Before you there used to be persons among the Israelites with whom Allah spoke, even though they were not Prophets. If such a person is among my followers, he is Umar."³

The present system of the call for Prayer, its very wording, was based on a dream of one of the Companions of the Holy Prophet, Abdullah bin Zaid, and was supported by a similar dream of Hadhrat Umar.³

As a proof of Allah's existence, true dreams foretelling future events are at times vouched even to criminals. This is just to indicate that every person is endowed with the capacity to receive revelation. A case in point, the dreams of Prophet Joseph's two prison-mates and the king of his time are well known and have been graphically depicted in a separate Chapter of the Quran, entitled "Joseph." It was the correct interpretation of the dreams of his prison-mates that Prophet Joseph was commended, by one of them who was exonerated, to interpret the king's dream. The Holy Prophet said, "A true

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dream is from Allah and a confused dream is from Satan.” “When the time draws near, the dream of a believer will not be falsified, and a dream of a believer is one of the forty-six elements of Prophethood.” “Nothing is left of Prophethood but glad tidings.” On being asked: What are glad tidings? he replied; True dreams.”³ It appears that true dreams were so common among early Muslims that the Holy Prophet used to enquire from his Companions about their dreams almost every day.³

The Quran, A Great Miracle

For an intellectual, the Quran itself constitutes a telling proof of the existence of Allah and is, in fact, a standing challenge to the non-believers. It is in the Quran, “And they say, ‘Why are not Signs sent down to him from his Lord?’ Say, ‘The Signs are with Allah, and certainly I am a clear Warner.’ Is it not enough for them that We have sent down to thee the Book which is recited to them? Verily, there is mercy in it and a reminder for a people who believe.” (29:51-2) “It is surely a decisive word, And it is not a useless talk.” (86:14-5) “That is surely the word *brought* by a noble Messenger; And it is not the word of a poet, little is it that you believe! Nor is it the word of a soothsayer; little is it that you heed! It is a revelation from the Lord of the worlds. And if he had forged *and attributed* any saying to Us, We would surely have seized him by the right hand, And then surely We would have severed his life-artery, And not one of you could have held *Us* off from him. And verily it is a reminder for the righteous.” (69:41-9) “By the glorious Quran, *thou art a Messenger of God*. But they wonder that there has come to them a Warner from among themselves. And the disbelievers say, ‘This is a strange thing!’” (50:2-3) “Those to whom We gave the Book recognize him as they recognize their sons. But those who ruin their souls will not believe.” (6:21) “Move not thy tongue with this *revelation* that thou mayest hasten *to preserve* it. Surely upon Us *rests* its collection and its recital. So when We recite it, then follow thou the recital. Then upon Us *rests* the expounding thereof.” (75:17-20) “Allah has sent

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down to thee the Book and Wisdom and has taught thee what thou knowest not, and great is Allah's grace on thee." (4:114)

Its Importance

The importance of the Quran is underlined: "If We had sent down this Quran on a mountain, thou wouldst certainly have seen it humbled and rent asunder for fear of Allah. And these are similitudes that We sent forth for the mankind that they may reflect." (59:22) "And in truth have We sent it down and with truth has it descended. We have sent thee only as a bearer of good tidings and a Warner." (17:106) "By the perspicuous Book, Truly We revealed it in a blessed Night. Truly, We have ever been warning *against evil*. In it all wise things are decided." (44:3-5) "And We are *gradually* revealing of the Quran that which is a healing and a mercy to the believers; but it only adds to the loss of the wrongdoers." (17:83) "And this is a blessed Reminder that We have sent down; will you then reject it?" (21:51) "So admonish, by means of the Quran, him who fears My warning." (50:46) "And this is a Book which We have sent down; *it is* full of blessings. So follow it, and guard against sin that you may be shown mercy;" (6:156) "We have given *true knowledge of* the Book believe in it (the Quran); and of these *Meccans also* there are some who believe in it." (29:48) "And before it was the Book of Moses, a guide and a mercy; and this is a Book in the Arabic language fulfilling previous prophesies, that it may warn those who do wrong; and as glad tidings to those who do good." (46:13) "It is nothing but a Reminder for *all* peoples. And you shall know the truth of it after a while." (38:88-9) "Say, 'What thing is most weighty as a witness?' Say, 'Allah is a Witness between me and you. And this Quran has been revealed to me so that with it I may warn you and whomsoever it reaches.'" (6:20) "And We have not taught him poetry, nor does it suit it (the Quran). It is but a Reminder and a Quran that makes *things* plain, So that it may warn all who live, and that the word of punishment be justified against the disbelievers." (36:70-1) "These are verses of the Book of wisdom." (31:3) "The Quran, full of wisdom." (36:3) "It is a mighty

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Book.” (41:42) “That this is indeed a noble Quran.” (56:78) “Do not make a jest of the commandments of Allah, and remember the favor of Allah upon you and the Book and the Wisdom which He has sent down to you, whereby He exhorts you. And fear Allah and know that Allah knows all things well.” (2:232) “Most surely He Who had made *the teaching* of the Quran binding on thee will bring thee back to *thy* place of return. Say, ‘My lord knows best who brings the guidance, and who is in manifest error.’ And thou didst never expect that the Book would be revealed to thee; but it is a mercy from thy Lord; so never be a helper of those who disbelieve.” (28:86-7) “And I am commanded to be of those who submit to God; And to recite the Quran. So whoever follows guidance, follows it only *for the good* of his own soul; and *as to him* who goes astray, say, ‘I am only a warner.” (27:92-3) “They to whom We have given the Book follow it as it ought to be followed; it is these that believe therein. And whoso believes not therein, these are they who are the losers.” (2:122) “Allah has sent down the best Message in the form of a Book whose verses are mutually supporting and repeated in diverse forms at which do creep the skins of those who fear their Lord; then their skins and their hearts soften to the remembrance of Allah; He guides therewith whom He pleases.” (39:24) “So hold fast to that which has been revealed to thee; for thou art on the right path.” (43:44)

There is a standing invitation to reflect on the wisdom contained in the Quran, as Allah says, “And We have sent down to thee the Reminder that thou mayest explain to mankind that which has been sent down to them, and that they may reflect.” (16:45) “*This is a Book* which We have revealed to thee, full of blessings, that they may reflect over its verses, and that those gifted with understanding, may take heed.” (38:30) “Will they not, then, ponder over the Quran, or is it that on the hearts are their locks?” (47:25)

The Word of Allah

The Quran is the word of Allah, from first to last. “It is God the Gracious Who has taught the Quran.” (55:2-3) “It is a revelation from the Lord of the worlds.” (56:81, 69:44) “Verily, thou

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hast been given the Quran from the presence of One Wise, All-Knowing." (27:7) "The revelation of the Book-there is no doubt about it-it is from the Lord of the worlds." (32:3) "*This is* a revelation of the Mighty, the Merciful." (36:6) "The revelation of this Book is from Allah, the Mighty, the Wise. Surely it is We Who have revealed the Book to thee with truth:" (39:2-3) "The revelation of the Book is from Allah, the Mighty, the All-Knowing." (40:3) "*This is* a revelation from the Gracious, the Merciful." (41:3) "This is a perspicuous Book. Truly, We revealed it in a blessed Night." (44:3-4) "Will they not, then, meditate upon the Quran? Had it been from any one other than Allah, they would surely have found therein much disagreement." (4:83)

As to the contents of the Quran, "Falsehood cannot approach it *either* from before or from behind it. *It is* a revelation from the Wise, the Praiseworthy." (41:43) "But Allah bears witness by means *of the revelation* which He has sent down to thee that He has sent it down *pregnant* with His knowledge; and the angels also bear witness; and sufficient is Allah as a Witness." (4:167) "That is what We recite unto thee of the Signs and the wise Reminder." (3:59) "Allah it is Who has sent down the Book with truth and *also* the Balance." (42:18) "Verily, We have sent Our Messengers with manifest Signs and sent down with them the Book and the Balance that people may act with justice;" (57:26)

It contains warnings, "Blessed is He Who has sent down the Discrimination to His servant, that he may be a Warner to *all* the worlds-" (25:2) "And verily this is a revelation from the Lord of the worlds. The Spirit, Faithful to the Trust, has descended with it on thy heart, that thou mayest be of the Warners. In plain and clear Arabic tongue. And it is surely *mentioned* in the Scriptures of the former peoples. Is it not a Sign to them that the learned among the children of Israel knew it?" (26:193-8) "By the Quran, full of wisdom, Thou art indeed *one* of the Messengers, On a right path. *This is* a revelation of the Mighty, the Merciful. That thou mayest warn a people whose fathers were not warned, and so they are heedless." (36:2-7)

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A Standing Challenge

There was no dearth of those who were not prepared to believe that the Quran was the word of Allah. They are found even today." And those who disbelieve say, 'It is naught but a lie which has been forged, and other people have helped him with it.' Indeed, they have brought forth an injustice and an untruth. And they say, '*These are fables of the ancients; and he has got them written down, and they have been dictated to him morning and evening.*' Say, 'He who knows every secret *that is* in the heavens and the earth has revealed it. Verily, He is Most Forgiving, Merciful.' (25:5-7) "And thou did not recite any Book before it, nor didst thou write one with thy right hand; in that case the liar would have doubted. Nay, it is *a collection* of clear Signs in the hearts of those who are given knowledge. And none but the wrongdoers deny Our Signs." (29:49-50) "And when Our verses are recited to them, they say, 'We have heard. If we wished we could certainly utter the like of this. This is nothing but mere tales of the ancients.'" (8:32)

To prove that it is the Word of Allah, the Quran offers a standing challenge to skeptic disbelievers to bring forth any thing even remotely comparable, whether as a book or just a verse of it. "Say, 'If mankind and the Jin gathered together to produce the like of this Quran, they could not produce the like thereof, even though they should help one another.'" (17:89) "Do they say, 'He has forged it?' Say, 'Then bring ten Chapters like it, forged, and call on whom you can beside Allah, if you are truthful.'" (11:14) "And if you are in doubt as to what We have sent down to Our servant produce a chapter like it, and call upon your helpers beside Allah, if you are truthful. But if you do *it* not -and never shall you do *it*-then guard against the Fire, whose fuel is men and stones *which is* proposed for the disbelievers." (2:24-5) "And this Quran is not such as might be devised by any one except Allah. On the contrary, it fulfills that which is before it and is an exposition of the Law of God. There is no doubt about it. It is from the Lord of the worlds. Do they say, 'He has forged it?' Say, 'Bring a sura (Chapter) like it and call for help on all you can beside Allah. If you are truthful.'"

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(10:38-9) "Do they say, 'He has forged it?' Nay, but they would not believe. Let them, bring forth an announcement like this, if they speak the truth!" (52:34-5)

Some foolhardy did try to compose something to match the Quran but their attempt was obviously so crude and meaningless that this was rejected out of hand even by lay persons.

Permanent and Secure

The Quran contains eternal guidance and, as such, has been assured divine protection against human interference in any form and this has certainly stood the test of time. "These are lasting commandments." (98:4) "There is none that can change the Word of Allah." (6:35) "The word of thy Lord has been fulfilled in truth and justice, None can change His words; and He is the All-Hearing, All-Knowing." (6:116) "*This is* a Book whose verses have been made unchangeable and then they have been explained in detail. It is from One Wise and All-Aware." (11:2) "And recite what has been revealed to thee of the Book of thy Lord. There is none who can change His words, and thou wilt not find refuge beside Him." (18:28) "Nay, but a glorious Quran, In a well guarded tablet." (85:22-3) "Nay! surely it is a Reminder-So let him who desires pay heed to it-On honored sheets, Exalted, purified, In the hands of writers, noble *and* virtuous." (80:12-7)

Even the most severe critics of Islam concede that the Quran has not suffered any change over time and is the same as was revealed to the Holy Prophet. Sir William Muir, otherwise quite critical of Islam, admits in "Life of Mohammed", "There is otherwise every security internal and external that we possess the text which Mohammed himself gave forth and used." ³⁶

Protection is also guaranteed for all times to come. "We shall teach thee *the Quran*, and thou shalt forget it not," (87:7) "Verily, We Ourselves have sent down this Exhortation, and most surely We will be its Guardian." (15:10) This is ensured by the fact that at any time, there has been, and will be, a very large number of Muslims who commit the Quran to memory. If, for any reason, all books in the world were to be destroyed, the only book that can

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be immediately reconstructed without any loss of its original contents is the Quran, thanks to those who memorize the Book, as an act of virtue, and they are legion. No other religion can even come close to Islam in the number of those who memorize their Holy Book. The Quranic diction is unique in as much as it is prose with poetic rhythm which makes it easy to memorize. Almost every Muslim remembers a portion of the Quran.

A Comprehensive Book

The Quran is such a small book that even a child can memorize it, yet it contains a wealth of knowledge and guidance about every aspect of human life. It is indeed a miracle that so much has been packed in so small. "We have left nothing in the Book." (6:39) "And We have sent down to thee the Book to explain every thing and a guidance, and a mercy, and glad tidings to those who submit *to God*." (16:90) The scope of its contents can be visualized by the fact that, besides providing a comprehensive and detailed code of conduct, it deals with many deep spiritual problems, resolves many controversies regarding older religions as well as their founders, and indicates many developments in distant future. In fact, the Quran is an inexhaustible mine of knowledge, wisdom, and Divine guidance. The Holy Prophet said, "The learned will never be satiated with research on the Quran nor will its marvels ever end."⁷ "The Quran does not consist of its apparent meanings but has many layers of meanings and each layer, in turn, has many further branches."¹⁰

It is the beauty of the Quran that it caters to all intellectual levels, from high flight philosophers to the man in street. "And surely, We have set forth for mankind in various ways all kinds of similitudes in this Quran, but most men would reject everything but disbelief." (17:90) "And truly, We have set forth for men in the Quran every kind of parable;" (30:59) "And, indeed, We have set forth to men all kinds of parables in this Quran that they may take heed. *We have revealed* the Quran in Arabic wherein there is no deviation from rectitude, that they may become righteous." (39:28-9)

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Simple and Practicable

The Quran is simple and practicable, "We have not sent down the Quran to thee that thou shouldst be distressed, But as an exhortation for him who fears *God*, and a revelation from Him Who created the earth and the high heavens." (20:3-5) "So We have made it (the Quran) easy in thy tongue that thou mayest give thereby good tidings to the righteous, and warn thereby a people given to contention." (19:98) "And We have made it (the Quran) easy in thy tongue that they may give heed." (44:59) "And indeed We have made the Quran easy to understand and to remember. But is there anyone who would receive admonition?" (54:18,23,33,41) "By the perspicuous Book, We have made it a Quran in clear, eloquent language that you may understand." (43:3-4) "All praise to Allah Who has sent down the Book to His servant and has not put therein any crookedness. *He has made it a guardian*, that it may give warning of a grievous chastisement from Him, and that it may give the believers who do good deeds the glad tidings that they shall have a good reward." (18:2-3)

A Source of Honor

The Quran promises honor to those who follow its teachings. "And those who disbelieve would fain dislodge thee from thy God-given station with their angry looks when they hear the Reminder; and they say, 'He is certainly mad.' Nay, it is naught but *a source of honor* of all the worlds." (68:52-3) "And thou dost not ask of them any reward for it. *On the contrary*, it is but *a source of honor* for all mankind." (12:105) Muslims have been reminded that their success lies only in following the Quran. "We have now sent down to you a Book wherein lies your *glory and eminence*; will you not then understand?" (21:11) "So hold thou fast to that which has been revealed to thee; for thou art on the right path. And, truly, it is *a source of eminence* for thee and for thy people; and you will be inquired about." (43:44-5)

The Holy Prophet said, "Allah will exalt many people through this Book, and will abase many because of it." "The Quran is a

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plea in your favor or against you." "Keep reading the Quran for it will intercede for its readers on the Day of Judgment."⁴

A Warning Against Disregarding it

The force of arguments in the Quran was even admitted by staunch disbelievers. "And those who disbelieve say, 'Listen not to the Quran, but make noise during its *recital* that you may have the upper hand.'" (41:27) There is a warning for those who may disregard the Quran. "We have given thee from Us a Reminder. Whoso turns away from it will surely bear a heavy burden on the Day of Resurrection." (20:100-1) "But whosoever will turn away from My Reminder, his will be a strait life, and on the Day of Resurrection We shall raise him blind. He will say, 'My Lord, why hast Thou raised me up blind, while I possessed sight *before*?' God will say, 'Thus it was to be; Our Signs came to thee and thou didst disregard them: and in the like manner wilt thou be disgraced today.'" (20:125-7) "And if We had made it a Quran in a foreign language, they surely would have said, 'Why have not its verses been made clear? What! a foreign tongue and an Arab?' Say, 'It is a guidance and a healing for those who believe.' But as to those who believe not, there is a deafness in their ears and it is blindness for them. they are, as it were, being called from a far off place." (41:45) "That you shall assuredly pass on from one stage to another. So what is the matter with them that they believe not, And when the Quran is recited unto them, they do not bow in submission; On the contrary, those who disbelieve reject it. And Allah knows best what they keep hidden *in their hearts*. So give them tidings of a painful punishment." (84:20-4) "Will they not, then, ponder over the Quran, or is it that on the hearts are their locks? Surely, those who turn their backs after guidance has become manifest to them, Satan has seduced them, and holds out to them false hopes." (47:25-6) "Because *We have decided to* send down *punishment* on those who have formed themselves into groups against *thee*. Who have pronounced the Quran to be *so many* lies; So by thy Lord, We will, surely, question them all."

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(15:91-3) "And follow the best *teaching* that has been revealed to you from your Lord, before the punishment comes upon you un-awares, while you perceive not;" (39:56)

There is a sever warning for those who may learn the Quran and not act accordingly. During the Night Journey, the Holy Prophet saw, among others, a person lying on his back and another one standing near his head struck him on his head with a stone. When the stone hit the head of the person struck, it rolled away from him. The striker went after the stone and caught it up and returned with it. In the meantime, the head of the person who was hit recovered from the injury and the striker hit him again. The Holy Prophet was later told that the person whose head was being smashed was the one who had committed the Quran to memory and then forgotten it and neglected the prescribed Prayers.³

Recitation

Muslims have been exhorted to recite the Quran as much as possible. In fact, even though the Holy Prophet was not literate, the very first Quranic revelation to him was to "Recite." (96:2) The very name "Quran" means which is read. It is in the Quran, "And I am commanded to be of those who submit to God; And to recite the Quran." (27:92-3) "Recite that which has been revealed to thee of the Book, and observe Prayer." (29:46) "Recite then, as much of the Quran as is easy for you. He knows that there will be some among you who may be sick and others who may travel in the land seeking Allah's bounty and others who may fight in the cause of Allah. So recite of it that which is easy *for you*." (73:21) "And thou are not engaged in any thing, and thou recitest not from Him any portion of the Quran, and do no work, but We are witness of you when you are engrossed therein." (10:62)

The Quran says, "And when thou recitest the Quran, seek refuge with Allah from Satan the rejected." (16:99) "And recite the Quran slowly and thoughtfully." (73:5) "And when the Quran is recited, give ear to it and keep silence, that you may be shown mercy." (7:205) "Observe Prayer at the declining and paling of the sun on to the darkness of the night, and the recitation *of the*

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Quran in Prayer at dawn. Verily, the recitation of the *Quran* at dawn is especially acceptable to God." (17:79) "So what is the matter with them that they believe not; And when the *Quran* is recited unto them, they do not bow down in submission." (84:21-2)

The Holy Prophet said, "Trust has descended from the sky into the depth of the peoples' hearts and the *Quran* has been revealed. So recite the *Quran* and acquire knowledge about Sunnah (the Holy Prophet's conduct)."³ "He in whose heart there is nothing of the *Quran* is like a house in ruin."⁷ "The best of you are those who learn the *Quran* and teach it." "The case of a believer who recites the *Quran* is that of a fruit which is fragrant and delicious; and the case of a believer who does not recite the *Quran* is that of a fruit which has no fragrance but is sweet to the taste; and the case of a hypocrite who recites the *Quran* is that of a fruit which is fragrant but tastes bitter; and the case of a hypocrite who does not recite the *Quran* is that of a fruit which has no fragrance and tastes bitter."³ "Whenever people gather in a house of Allah for recitation of the *Quran* and teaching it to one another, comfort descends upon them, mercy covers them, angels spread their wings over them and Allah makes mention of them to those around Him."⁴ "If any one recites the *Quran* and acts according to its contents, on the Day of Judgment, his parents will be given to wear a crown whose light is better than the light of the sun in the dwelling of this world. If this is the honor to be conferred on his parents, you can easily imagine the rank of the person himself who acts upon the *Quran*." "If any one prays at night and recites regularly ten verses, he will not be recorded among the negligent; if any one prays at night and recites a hundred verses, he will be recorded among those who are obedient to Allah; and if a person prays at night reciting one thousand verses, he will be recorded among those who receive huge rewards." "It is part of glorification of Allah to do honor to an aged Muslim; one who has the *Quran* by heart, provided he makes no interpolation in it and does not contradict it by his conduct:"⁵ "Only two are to be envied: he upon whom Allah bestows the *Quran* and he conforms to it through the hours of the night and day; and he upon whom Allah bestows wealth and he spends it in the cause of Allah, through the hours of

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the night and day.”³ For those who may become over enthusiastic, “He who recites the Quran in less than three days does not understand it.”⁵ “Recite the Quran so long as your hearts agree to do so, and when you feel variance between them (between your heart and tongue), then get up.”⁴ “Read the Quran frequently because it is more quick in disappearing from the heart than wild animals.” “A reciter of the Quran is like the owner of camels. They will stay with him, if he looks after them. The moment he cuts them loose they will run away.”³ “Seek refuge in Allah against the Ditch of Sorrow.” When asked about the Ditch, the Holy Prophet said, ‘It is a vale in Hell from which Hell itself seeks refuge of Allah a hundred times a day.’ When asked who shall enter therein, he said, ‘The reciters of the Quran who make a show of their works.’⁷ “Lend beauty to the Quran with your voices.” “The reciter of the Quran will be said, ‘Keep reciting and keep going up. Recite well as you used to recite in the world. Your station will be where you end the recitation.’”⁵ Abdullah bin Mas’ud reports, “The Messenger of Allah said, ‘Recite the Quran to me.’ I said: ‘Shall I recite to you while it has been revealed to you?’ He said, ‘I like to hear it from another person.’ So I recited Chapter Al-Nisa till I reached the verse: “How then when We bring from each nation a witness, and We bring you as a witness against these people?” Then he said to me: “Stop.” I saw his eyes overflowing with tears.”³

It is significant that the recitation of the Quran in the subsequent period is facilitated by the fact that Arabic has not changed, not even a bit ever since. Languages do change over a period of time, sometimes even beyond recognition. In striking departure from this normal pattern of growth of languages, Arabic had reached its zenith before the advent of Islam and has remained unchanged over the last fourteen centuries. This makes the Quran also unique in this respect.

Who Benefits?

For making the most of the guidance in the Quran, purity is the basic requirement. “That this is indeed a noble Quran, In a well-preserved Book, Which none shall touch except those who

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are purified. *It is* a revelation from the Lord of the worlds.” (56:78-81) “This is a perfect Book; there is no doubt in it; *it is* guidance for the righteous, Who believe in the unseen and observe Prayer, and spend out of what We have provided for them; And who believe in that which has been revealed to thee, and that, which was revealed before thee, and they have firm faith in what is *yet* to come. It is they who follow the guidance of their Lord and it is they who shall prosper.” (2:3-6) “These are the verses of the Book of Wisdom. A guidance and a mercy for those who do good. Those who observe Prayer and pay the Zakat and who have firm faith in the Hereafter. It is they who follow guidance from their Lord, and it is they who would prosper.” (31:3-5) “When thou recitest the Quran, We put between thee and those who believe not in the Hereafter a hidden veil; And We put coverings over their hearts lest they should understand it, and in their ears a deafness. And when thou makest mention in the Quran of thy Lord alone, they turn their backs in aversion.” (17:46-7) “We have not sent down the Quran to thee that thou shouldst be distressed. But as an exhortation for him who fears *God*.” (20:3-4) “And the Book which We have revealed to thee is the truth *itself*, fulfilling that which is before it. Surely, Allah is All-Aware, All-Seeing with respect to His servants. Then We gave the Book for an inheritance to those of Our servants whom We chose. And of them are some who are breaking down their ownselves by suppressing their desires, and of them are some who keep to the right course, and of them are *some* who are breaking down their ownselves *by suppressing their desires*, and of them are *some* who keep to the right course, and of them are *some* who excel *others* in acts of goodness by Allah’s leave. And that *indeed* is the great distinction.” (35:32-3) “It is nothing but a Reminder unto all the worlds, Unto such among you as desire to go straight, While you desire not a thing except that Allah, the Lord of the worlds, desires *it*.” (81:28-30)

The Holy Prophet said, “The Quran came down showing five aspects; what is permissible, what is prohibited, what is firmly fixed, what is obscure, and parables. So treat what is permissible as permissible and what is prohibited as prohibited, act upon what is firmly fixed, believe in what is obscure, and take a lesson from parables.”¹⁰

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The Guidance

The mission of the Holy Prophet is summed up in the Quran as, "A Messenger, who recites unto you the clear Signs of Allah, that he may bring those who believe and do good deeds out of *every kind of* darkness into light." (65:12) "*This is a Book which We have revealed to thee that thou mayest bring mankind out of every kind of darkness into light, by the command of their Lord, to the path of the Mighty, the Praiseworthy-Allah, to Whom belongs whatsoever is in the heavens and whatsoever is in the earth. And woe to the disbelievers for a terrible punishment.*" (14:2-3) "And We have sent down to thee the Reminder that thou mayest explain to mankind that which has been sent down to them, and they may reflect." (16:45)

"This is a perfect Book; there is no doubt in it; *it is a guidance for the righteous.*" (2:3) "The month of Ramadan is that in which the Quran was sent down as a guidance for mankind with clear proofs of guidance and discrimination." (2:186) "There has come to you indeed from Allah a Light and a clear Book. Thereby does Allah guide those who seek His pleasure on the paths of peace, and leads them out of *every kind of* darkness into light by His will, and guides them to the right path." (5:16-7) "And those who are given knowledge see that whatever has been revealed to thee from thy Lord is the truth, and guides unto the path of the Mighty, the Praiseworthy." (34:7) "Surely, this Quran guides to what is most right; and gives to the believers who do good deeds the glad tidings that they shall have a great reward." (17:10) "And surely We brought them a Book which We have expounded with knowledge, a guidance and a mercy for a people who believe." (7:53) "O mankind! there has indeed come to you an exhortation from your Lord and a cure for whatever *disease* there is in the hearts, and a guidance and a mercy to the believers. Say, '*All this is* through the grace of Allah and His mercy; therein, therefore, let them rejoice. That is better than what they hoard.'" (10:58-9) "But *as for* those who believe and do good works and believe in that which has been revealed to Muhammad-and it is the truth from their Lord-He removes from them their sins and improves their condition." (47:3)

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The Arbiter

The Quran is not only to serve as a guidance, but is also the final arbiter in disputes and difference of opinion. "We have surely sent down to thee the Book comprising the truth, that thou mayest judge between men by that which Allah has taught thee. And be not thou a disputer for the faithless." (4:106) "O ye who believe! obey Allah, and *His* Messenger and those who are in authority among you. And if you differ in anything among yourselves, refer to Allah and *His* Messenger, if you are believers in Allah and the Last Day. That is best and most commendable in the end." (4:60) "And We have revealed unto thee the Book comprising the truth and fulfilling that which was *revealed* before it in the Book, as guardian over it. Judge therefore, between them by what Allah has revealed, and follow not their evil inclinations, *turning away* from the truth, which has come to thee. For each of you We prescribed a clear spiritual Law and a manifest way *in secular matters*. And if Allah had *enforced* His will, He would have made you *all* one people, but *He wishes* to try you by what He has given you. Vie, then, with one another in good works. To Allah shall you all return; then will He inform you of that wherein you differed. And *We have revealed the Book unto thee bidding thee* to judge between them by that which Allah has revealed and not to follow their evil inclinations, and to be on thy guard against them, lest they cause thee to *fall into* affliction on account of part of what Allah has revealed to thee." (5:49-50) "Shall I seek a judge other than Allah, when He it is Who has sent down to you the Book, clearly explained? And those to whom We gave the Book know that it has been sent down from thy Lord with truth; so be thou not of those who doubt." (6:115) "And whoso judges not by that which Allah has sent down, these it is who are the disbelievers." (5:45) Such persons have also been called, "Wrongdoers," (5:46) and "Rebellious." (5:47)

The Holy Prophet said, "I will certainly decide between you according to the Book of Allah."³ Of the five things the Holy Prophet sought Allah's refuge lest they should befall Muslims is, "Those who do not decide according to Allah's injunctions Allah

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creates enmity among and keep them afraid of one another.”¹³ When the Holy Prophet appointed Mu’adh bin Jabal to Yemen, he asked him, before his departure, how he would decide matters placed before him. He said, “I will decide according to the Book of Allah, if this did not provide guidance, I will look to your instructions and conduct. If this also did not help, I will form my own opinion and spare no effort.” His reply pleased the Holy Prophet and he prayed for him.⁵

Resolves Controversies

There is a lot of controversy among different religions about the basics of religion, like the concept of God, purpose of creation of man and human nature, life after death, reward and punishment, etc. At the heart of religion is the concept of God. All religions apparently believe in God. However, a close look at the teachings of religions other than Islam reveals that they have serious reservations about His powers, attributes, etc. putting various kinds of limitations upon Him. They thus differ materially in the very concept of God. The Quran rebuts all those beliefs, which are essentially in the nature of contradiction in terms about God. A few instances may be mentioned here, as this will be dealt at length under different subjects. First is the unity of God. Zoroastrians believe in two Gods of Light and Darkness while Christians advocate Trinity. The Unity of God is seriously violated in sharing of His any attribute however remotely and indirectly it may be. This has been discussed in detail subsequently. It will be beyond this book to discuss all the differences. Nevertheless, a couple of them may be mentioned by way of illustration. The Bible says, “And on the seventh day God ended his work which he had made; and he rested on the seventh day from all his work which he had made.” (Genesis 2:2) This means that He got tired. The Quran says, “And verily, We created the heavens and the earth and all that is between them in six periods, and no weariness touched Us.” (50:39) The doctrine of Atonement implies that God is either incapable of forgiving or does not want to forgive, may be out of sheer vengeance against His own creation. In any case, He

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was certainly unjust to His own Son. In contrast, the Quranic view is that He is Just, Forgiving and Merciful.

The Quran is not a book of history but narrates important historical events, especially those pertaining to religion. The apparent purpose is to narrate some precedents which may be a source of encouragement and guidance to Muslims, point out events which may serve as a lesson and resolve existing important controversies regarding earlier religions. "We narrate unto thee the most beautiful narration by revealing to thee this Quran, though thou wast, before this, of those not possessed of *requisite* knowledge." (12:4) "And all of the tidings of the Messengers, whereby We make thy heart firm, We relate unto thee. And herein has come to thee the truth and an exhortation and a reminder for believers." (11:121) "That is of the tidings of the ruined cities, We relate to thee. Of them *some* are standing and *some* have been mown down *like the harvest*. And We did not wrong them, but they wronged themselves; and their gods on whom they called beside Allah were of no avail to them at all when the command of thy Lord came; and they added to them nothing but perdition. Such is the grasp of thy Lord when He seizes the cities while they are doing wrong. Surely, His grasp is grievous and severe. In that surely is a Sign for him who fears the punishment of the Hereafter. That is a day for which all mankind shall be gathered together and that is a day *the proceedings of* which shall be witnessed *by all*. And We delay it not save for a computed term." (11:101-5) "Has not the story reached them of those before them-people of Noah, Ad, and Thamud, and the people of Abraham, and the dwellers of Midian, and the cities which were overthrown? Their Messengers came to them with clear Signs. So Allah would not wrong them, but they wronged themselves." (9:70) "Surely, in their narrative is a lesson for men of understanding. It is not a thing that has been forged, but a fulfillment of that which is before it and a detailed exposition of all things, and a guidance and a mercy to a people who believe." (12:112) "Surely, in Joseph and his brethren there are Signs for the inquirers." (12:8) Some events have been narrated by way of prophesy to indicate to the Holy Prophet that similar situations will arise for him. The indication is that these narra-

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tions end with an exhortation to the Holy Prophet to be patient and steadfast, assured of triumph. For instance, the story of Prophet Noah and the Deluge ends, "This is the tidings of the unseen which We reveal to thee. Thou didst not know them, neither thou nor thy people, before this. So be thou patient; for the end is for the God-fearing." (11:50) The story of Prophet Lot ends. "Marked *for them* the decree of the thy Lord. And such punishment is not far from the wrongdoers *of the present age*." (11:84) To suggest the similarity between Prophet Joseph and the Holy Prophet, the former's tale ends: "That is the tidings of the unseen, *which* We reveal to thee. And thou wast not with them when they agreed upon their plan while they were plotting. And most men will not believe even though eagerly desire it." (12:103-4)

As for the older religions, "He has sent down to thee the Book containing the truth *and* fulfilling that which precedes it; and He sent down the Torah and the Gospels before *this*, as a guidance to the people; and He has sent down the Discrimination." (3:4) "By Allah, We did send *Messengers* to the peoples before thee; but Satan made their works *appear* beautiful to them. So he is their patron this day, and they shall have a grievous punishment. And We have not sent down to thee the Book except that thou mayest explain to them that concerning which they differ and as a guidance, and mercy for a people who believe." (16:64-5) "Verily, this Quran explains to the children of Israel most of that concerning which they differ." (27:77)

The Bible shows previous prophets in a light not befitting a prophet. The Quran by narrating their life has exonerated them all. The personality of Prophet Jesus is surrounded by lot of controversy. In order to clarify his real position, as this was to become important later on, as it is today, a special mention has been made of him; his birth, crucifixion, death and Divinity. Besides numerous other mentions, a whole Chapter entitled "Maryam" (Mary) is devoted to this subject, confirming the piety of Mary. It is also indicated in the Quran that Prophet Jesus had a natural death and did not die on the cross, as this would have made him accursed, according to the Jewish belief. The concept of "Son of God" has been rebutted at length and with full force. "And the

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Jews say, 'Ezra is the son of Allah' and the Christians say, 'Messiah is the son of Allah;' that is what they say with their mouths. They imitate the saying of those who disbelieved before them. Allah's curse is upon them! How are they turned away! They have taken their learned men and their monks for lords beside Allah. And *so have they taken* the Messiah, son of Mary. They were not commanded but to worship the One God. There is no God but He. Too Holy is He what they associate *with Him!*" (9:30-1) More on this under Obligations to Allah.

There are lots of lessons in the tales mentioned in the Quran which were to be relevant to the situations to be faced by Muslims. The Holy Prophet was urged to narrate them. "Such is the case of the people who disbelieve in Our Signs. So give *them* the description that they may reflect." (7:177)

Some Historical Facts

The Quran has revealed many historical secrets. For instance, it has indicated that the body of the Pharaoh, who persecuted Israelites and opposed Prophet Moses, was lying well preserved as an object lesson for posterity. "And We brought the children of Israel across the sea; and Pharaoh and his hosts pursued them wrongfully and aggressively, till, when *the calamity of* drowning overtook him, he said, 'I believe that there is no God but He in Whom the children of Israel believe, and I am of those who submit *to Him.*' What! Now! while thou wast disobedient before *this* and wast of those who create disorder. So this day We will save thee in thy body *alone* that thou mayest be a Sign to those *who come* after thee. And surely, many of mankind are heedless of Our Signs." (10:91-3) It was after many centuries that Western archaeologists could make this discovery. What is indicated in the Quran, but is yet to be discovered, is the resting place of Prophet Noah's ark. "And it was said, 'O earth, swallow thy water, and O sky, cease *rain*ing.' And the water was made to subside and the matter was ended. And *the Ark* came to rest on Al-Judi. And it was said, 'Cursed be the wrongdoing people.'" (11:45) It is thus the place described as Al-Judi in the Quran that is to be deciphered and looked for.

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Prophesies

The Quran is also full of prophesies, some of which were fulfilled during the life of the Holy Prophet, some have come true in modern age and there are many others which are yet in the womb of future. Those pertaining to the period of the Holy Prophet were: His migration from Mecca and the triumphant return (17:81, 28:86), the battle of Badr and victory for Muslims (3:124), the battle of Ahzab (Hosts) (38:12, 54:56), and the defeat and subsequent victory of the Romans (30:6). As to the future, there is a graphic description of these developments in two consecutive Chapters of the Quran, "When the sun is wrapped up, And when the stars are obscured, And when the mountains are made to move, And when the she-camels, ten month pregnant, are abandoned, And when the beast are gathered together, And the seas are made to flow forth *one into the other*, And when people are brought together, And when the girl-child buried alive is questioned about, 'For what crime was she killed?' And when books are spread abroad, And when the heaven is laid bare, And when the Fire is caused to blaze up, And when the Garden is brought nigh, Then every soul will know what it has brought forward. Nay! I call to witness the planets that recede, Go ahead and then recede." (81:2-17) "When the heaven is cleft asunder, And when the stars are scattered, And when the rivers are made to flow forth *into canals*, And when the graves are laid open," (82:2-5) Some of the future developments were also mentioned in earlier verses of the Quran; "He has made two bodies of water flow. They will *one day* meet. Between them is now a barrier; they encroach not *one upon the other*." (55:20-1) "And His are lofty ships reared aloft on the sea like mountains." (55:25) The prophesies pertaining to the modern age, which have been undoubtedly fulfilled, are; the abandonment of camels as the principal means of transport, because of new modes of transport (16:9, 36:43, 81:5), increase in publication of books (81:11), space exploration (81:12), earth yielding up its hidden treasures (84:5), linking of the seas through the Suez and the Panama canals and the network of canals for irrigation (81:7), wild animals gathered in zoos (81:6), the mountains made

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easily accessible and blasted for making roads (81:4), people brought together, as if at one place, by modern means of transport and communications (81:6) and development of huge mountain like ships. (55:25)

As to the current effort to find life on other planets, the Quran says, "And among His Signs is the creation of the heavens and the earth and of whatever living creatures He has spread forth in both. And He has the power to gather them together when He pleases." (42:30) Life sustaining conditions exist on other planets, as on earth. "Allah is He Who created seven heavens and of the earth the like thereof. The divine command comes down in their midst, that you may know that Allah has power over all things, and Allah encompasses all things in *His* knowledge." (65:13) For those who are engaged in unravelling the mysteries of Space, the message is, "O company of Jinn and men! if you have power to go beyond the confines of the heavens and the earth, then do go. But you can not go save with authority." (55:34) Expansion of galaxies on a continuous basis is also indicated in the Quran. It says, "And We have built the heaven with *Our own* hands, and verily We expand it." (51:48) For those who may wish to speculate about the end of universe, the news is, "*Remember* the day when We shall roll up the heavens like the rolling up of written scrolls by a scribe. As We began the first creation, so shall We repeat it-a *promise* binding upon Us. We shall certainly perform it." (21:105) Another important phenomenon for scientists is: "And of every thing have We created pairs, that you may reflect." (51:49)

The Quran in itself is a permanent miracle. Apart from the scope and depth of the subjects discussed in it, its very name carries an important prophecy. "These are verses of the Book, and of illuminating Quran." (15:2) First, this will be preserved as a book. This was rather unusual for a people not used to reading and writing but mostly relying on memory, and at a time when, even otherwise, books were quite rare. Then the word Quran means something "which is read". In other words, it was to be read extensively and intensively. Undoubtedly the Quran is the most widely and frequently read book in the world so much so that it is even recited daily in non-Arab countries. There are millions of people

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who acquire just the ability to read it without knowing the Arabic language. Moreover, recitation of a part of the Quran, particularly the first Chapter Al-Fatihah, is essential for Prayer and supplications to Allah. Those who say Prayer regularly recite a portion of the Quran at least thirty seven times in a day. It is also in the Quran, "By the Mount; And by the Book inscribed, On parchment unfolded;" (52:2-4) Parchment would be unfolded only if this is read.

It is very significant that the Quran was revealed to the people who were mostly illiterate and, out of tune with time, the future extensive use of pen was foretold. "Convey! and thy Lord is Most Gracious, Who taught *man* by the pen, Taught man what he knew not." (96:4-6) A whole Chapter is entitled, Al-Qalam (the pen), which opens with, "By the inkstand and the pen and *by* that with which they write." (68:2) It was to underline the importance of the Quran as a book, the word The Book is used 230 times while the word Quran is used 58 times. They are also shown together. (15:2, 27:2) Long before the invention of printing press, hand written copies of the Quran (implying use of pen) were spread far and wide in large number. Some Muslim kings deemed it a source of blessing and honor to write the Quran in their own hand.

Purpose of Creation of Man

Allah says, "And We created not the heaven and the earth and all that is between the two in play. If We had wished to find a pastime, We would surely have found it in what is with Us, if at all We were to do *such a thing*." (21:17-8) "And We have not created the heaven and the earth and all that is between them in vain. This is the view of those who disbelieve." (38:28) "And We have not created the heaven and the earth and all that is between the two but in accordance with the requirements of wisdom." (15:86) "In the creation of the heavens and the earth and in the alternation of the night and the day there are indeed Signs for men of understanding; Those who remember Allah while standing, sitting, and *lying* on their sides, and ponder over the creation of the heavens and the earth: 'Our Lord, Thou hast not created this in vain.'" (3:191-2)

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Man is the acme of Allah's creation and every thing in the universe is subordinated to him and pressed into his service. "And He has subjected to you whatsoever is in the heavens and whatsoever is in the earth; all *this is* from Him. In that surely are Signs for a people who reflect." (45:14)

The specific purpose of creation of man is explained, "And I have created not Jinn and the men but that they may worship Me." (51:57) The word 'worship', in its general connotation, does not bring out its much deeper significance. Man is no doubt called upon to worship Allah, but this is not unique to him. "All that is in the heavens and all that is in the earth glorifies Allah; and He is the Mighty, the Wise." (59:2) "The seven heavens and the earth and those that are therein extol His glory; and there is not a thing but glorifies Him with His praise; but you understand not their glorification. Verily, He is Forbearing, Most Forgiving." (17:45) The Arabic word 'abada' stands for worshipping or adoring or rendering humble obedience to Allah alone, and a constantly trodden way susceptible to the travellers' footprint. With reference to God it means, "Receiving the impress of His attributes." The primary significance is to subject oneself to a rigorous spiritual discipline, working with all one's inherent powers and capacities to their fullest scope, in perfect harmony with and in obedience to Allah's design, so as to receive the Divine impress and thus be able to manifest in oneself Allah's attributes.

Man has to serve as Allah's vicegerent on earth and be a means of manifestation of His attributes. This is the noble aim of creation of man. "And when thy Lord said to the angels, 'I am about to place a vicegerent in the earth,' they said: 'Wilt Thou place therein such as will cause disorder in it and shed blood?-and we glorify Thee with Thy praise and extol Thy holiness.' He answered: 'I know what you know not.' And He taught Adam all the names, then He put *the objects of these names* before the angels and said: 'Tell Me the names of these, if you are right.' They said: 'Holy art Thou! No knowledge have we except what Thou hast taught us; Surely Thou art the All-Knowing, the Wise.' He said: 'O Adam, tell them their names.' When he had told them their names, He said: 'Did I not say to you, I know the secrets of the heavens and

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of the earth, and I know what you reveal and what you conceal?" (2:31-4)

It is for the onerous task of vicegerency of Allah on earth that man has been created. "He it is Who made you vicegerents in the earth." (35:40) "Verily, We offered the Trust to the heavens and the earth and the mountains, but they refused to bear it and were afraid of it. But man bore it. Indeed, he is *capable of being* unjust to, and neglectful *of himself*," (33:73)

The vicegerency of Allah on earth bestowed on man, along with the requirement of his worshipping him in the sense of taking his impress, provides the real clue to the purpose of creation of man. It is through man in general and his perfect specimen in the person of the Holy Prophet in particular, that many of Allah's attributes are manifested. For instance, it is hard to imagine Allah's attribute of forgiveness without there being a creation capable of making mistake. The Holy Prophet said, "By Him in Whose hands is my life, if you had not sinned, Allah would have removed you and put in your place a people who would have sinned and then asked for forgiveness, so that He would have forgiven them."⁴

What is the proof that Allah has perfect knowledge of the future as well as the present? This can only be in Allah revealing happenings in future to His chosen ones and these do take place accordingly against all odds. The Quran is full of prophesies which were fulfilled in the past, are proving true today after more than fourteen centuries and there are many still awaiting in the womb of future. These have been mentioned earlier. How can one know that Allah knows what the hearts conceal? Allah would inform the Holy Prophet about the inner thoughts, plans and covert actions of his visitors beforehand. When he would confront them with those, in utter surprise they would ask, "Who told you?" His simple answer would be: "The All-Knowing, the All-Aware *God* has informed me." (66:4) This would make many of them embrace Islam there and then, notwithstanding the animosity with which they had come to him.

Allah is the Mighty and how is His might demonstrated in the worldly life? The most telling proof lies in the most emphatic assertion in the Quran: "Allah has decreed; 'Most surely I will

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prevail, I and My Messengers.' Verily, Allah is Powerful, Mighty." (58:22) The long history of religion bears ample testimony to the fact that no Prophet has ever failed in his mission, despite the utmost effort of the mightiest of their times to wipe them out. The case of the Holy Prophet is most pertinent and outstanding. His glorious, unprecedented triumph in a very short span of two decades was in the face of the worst persecution. To cite one event, by plain human logic, Muslims should have been annihilated in the battle of Badr, as they were outnumbered by one to three and extremely illarmed and totally un-trained. However, the result was quite the opposite, just as Allah had promised. In that grossly mismatched battle, Abu Jahal, the Meccan leader and the arch enemy of the Holy Prophet and Islam was killed by two Muslim teen-aged lads and the ranking foes of Islam dropped dead on the very spots which Allah had shown to the Holy Prophet and he had indicated. In short, the back of Islam's enemies was totally broken. In shame, Meccans could not even offer traditional mourning for their fallen dear and near ones, including their many recognized leaders.³

The situation in the battle of Badr was so precarious that the Holy Prophet had to make a fervent supplication to Allah that, if the small band of Muslims was eliminated, there would be none left on earth to worship Him.¹⁵ This is how Allah puts it in the Quran, "And Allah had already helped you at Badr when you were weak. So take Allah for your Protector that you may be grateful." (3:124) "Certainly there was a Sign in the two armies that encountered each other, one army fighting in the cause of Allah and the other disbelieving, whom they saw to be twice as many as themselves actually with their eyes. Thus Allah strengthens with His aid to whomsoever He pleases. In that surely is a lesson for those who have eyes." (3:14) "When you implored the assistance of thy Lord, and He answered you, saying, 'I will assist you with a thousand of the angels, following one another.' And Allah made it only as glad tidings, and that your hearts might thereby be set at rest. But help comes from Allah, surely Allah is Mighty, Wise. When He caused sleep to come over upon you as a Sign of security from Him, and He sent down water upon you from the clouds,

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that thereby purify you, and remove from you the filth of Satan, and that He might strengthen your hearts and make your steps firm therewith." (8:10-12) "When you were on the nearer bank of the valley, and they were on the farther bank, and the caravan was below you. and if you had to make a mutual appointment, you would have certainly differed with regard to the appointment. But the encounter was brought about that Allah might accomplish the thing that was decreed; so that he who had already perished through a clear Sign might perish, and he who had already come to life through a clear Sign may live. And certainly Allah is All-Knowing, All-Hearing. When Allah showed them to thee in thy dream as few; and if He had shown them to thee as many, you would have surely faltered and would have disagreed with one another about the matter; but Allah saved you. Surely, He has full knowledge of what is in your breasts. And when at the time of the encounter He made them appear to you as few in your eyes, and made you appear as few in their eyes, that Allah might bring about the thing that was decreed. And to Allah are all affairs referred for final decision." (8:43-5) "So you killed them not, but it was Allah Who killed them. And thou threwest not when thou didst throw; but it was Allah Who threw, that He might overthrow the disbelievers and that He might confer on the believers a great favor from Himself. Surely, Allah is All-Hearing, All-Knowing." (8:18)

There was another demonstration of Allah's Might through man when a handful of rustic desert dwellers of Arabia shattered the then mighty Persian and Roman Empires in no time, as was foretold by the Holy Prophet.

There were many more demonstrations of Allah's attributes through the Holy Prophet, who, having lived through all possible situations, can be really called the Perfect Man.

Human Nature

Allah has created everything according to its legitimate requirements. "The work of Allah Who has made every thing perfect." (27:89) "Who has made perfect every thing He has created." (32:8) "Verily, We have created everything in *due* measure." (54:50) "Our

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Lord is He Who gave unto every thing its *proper* form *and* then guided it to its *proper functions*." (20:51) Accordingly, man has been endowed with all the faculties necessary for carrying out his duties as Allah's vicegerent on earth. "Surely, We have created man in the best make." (95:5) For the appropriate use of these faculties, "Indeed We have honored the children of Adam and carried them by land and sea, and given them of good things and exalted them far above many of those whom We have created." (17:71) "Nay, man is a witness against himself. Even though he puts forward his excuses." (75:15-6) The Holy Prophet said, "In the eyes of Allah true believers are better than some of the angels."⁶

It has been ingrained in the nature of man to accept Divine guidance. "So set thy face to *the service of* religion as one devoted to God. And follow the nature made by Allah-the nature in which He has created mankind. There is no altering the creation of Allah. That is the right religion. But most men know not." (30:31) The Holy Prophet said, "You can believe that a mountain has moved from its place but do not believe if any one tells you that some body's nature has changed."²⁶ "Every child is born on nature and it is his or her parents who make him or her a Jew or Christian or Zoroastrian." "Integrity is impregnated into the hearts of mankind."³ Thus human conscience is an important guide. Asked to define sin, the Holy Prophet said, "If any thing seems doubtful to you and your conscience pricks you about it, you better leave it."²⁶ "Virtue is good behavior, and sin is that which troubles your mind and you are afraid that people should come to know of it."⁴ "Ask your heart. Virtue is that which satisfies the soul and comforts the heart; and sin is that which perturbs the soul and troubles the heart, even if people should pronounce it lawful and should ask your views on such matters."²⁶ "Give up that which raises a doubt in your mind and adhere to that concerning which you have no doubt."⁷

Allah has, in imposing the burden on man, taken into account his strengths and weaknesses. "Allah has not made for any man two hearts in his breast;" (33:5) "And know that Allah comes in between a man and his heart." (8:25) Man, if he gives a free hand to animal instincts in their raw form to govern his conduct, is

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bound to head towards disaster. "For, the soul is surely prone to enjoin evil, save that whereon my Lord has mercy," (12:54) In the Quranic terms, this is a soul "Prone to evil". "But man desires to continue to send forth evil deeds in front of him." (75:6) "By the *fleeting* time, Surely, man is in *a state of* loss, Except those who believe and do good works, and exhort one another to accept truth, and exhort one another to be steadfast." (103:2-4)

Man has been endowed with the power of judgment and a free will. This is what distinguishes him from animals. "Verily, this is a Reminder. So whoever wishes, may take a way unto his Lord." (76:30) "Do what you will. Surely He sees all that you do." (41:41) In fact, "Have We not given him two eyes, And a tongue and two lips? And We have pointed to him the two *highways of good and evil*." (90:9-11) "And *by* the soul and its perfection-And He revealed to it what is wrong for it and what is right for it-He indeed *truly* prospers who purifies it, and he who corrupts it is ruined." (91:8-11) "We have created man from mingled sperm-drop that We might try him; so We made him hearing, seeing. And We have shown him the Way, whether he be grateful or ungrateful." (76:3-4) "A warning to man. To him among you who wishes to advance or hold back. Every soul is pledged for what it has earned." (74:37-9)

If natural impulses are regulated with reason and moderation, according to the occasion, man moves on to the a higher moral state where his own soul begins to reprove whenever there is a lapse, by way of evil or intemperance. This is the "Reproving soul." "And I do call to witness the self-accusing soul." (75:3) This is the moral state of man when it seeks to comprehend within himself high moral qualities and is disgusted with evil and disobedience to Allah. At this stage, man has to struggle against evil and is not fully secure against it.

Once man has subjugated his evil self and moves over to the positive stage of doing good, seeking the pleasure of Allah, his soul is at rest and he has no fear or grief. This is the spiritual state of man called the "Soul at rest" in the Quran. "And thou, O soul at peace! Return to thy Lord well pleased *with Him* and He well pleased *with thee*, So enter thou among My chosen servants, And

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enter thou My Garden.” (89:28-31)

Corresponding to the above are three types of people. “Then We gave the Book for an inheritance to those of our servants to whom We chose. And of them are *some* who are breaking down their own selves *by suppressing their desires*, and of them are *some* who keep to the right course, and of them are *some* who excel *others* in acts of goodness by Allah’s leave. And that *indeed* is the great distinction.” (35:33)

Allah has pointed out certain traits which are necessary for human life, but, if not kept in check or misused, can lead man to trouble and has cautioned him to guard against them. First comes the worldly life. “Nay, but you love the present life; And you neglect the Hereafter.” (75:21-2) “And man asks for evil as he should ask for good; and man is hasty.” (17:12) “Man is made of haste.” (21:38) “But lo! he is an open disputer.” (16:5, 36:78) “But of all things man is most contentious.” (18:55) “He calls on him whose harm is nearer than his benefit. That is indeed straying far away.” (22:14) “Nay! man does indeed transgress. Because he thinks himself to be independent.” (96:7-8) “O man, what has emboldened thee against thy Gracious Lord, who created thee, then perfected thee, then proportioned thee alright? In whatever form He pleased, He fashioned thee.” (82:7-9) “And when We make mankind taste mercy, they rejoice therein; but if an evil befell them because of that which their own hands have sent on, behold! they are in despair.” (30:37) “Man does not tire of praying for good; but if evil touches him, he despairs *and* gives up *all* hope.” (41:50) “And We bestow a favor on a man, he goes away, turning aside but when evil touches him, Lo! he *starts* offering long prayers.” (41:52) “If We make him taste of mercy from Ourselves, after *some* affliction that has befallen him, he will surely say, “This is my due.” (41:51) “And when trouble touches a man, he cries to Us. But when We bestow on him a favor from Us, he says, “This has been given to me on account of *my own* knowledge.’ Nay, it is only a trial, but most of them know not.” (39:50)

Man has been cautioned against ingratitude, perils of craving for wealth and niggardliness. “Surely, man is most ungrateful.” (17:68, 22:67, 42:49, 43:16, 100:7) “Surely, man is ungrateful to

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his Lord; And, surely, he is a witness unto that. And surely, he is very keen for the love of wealth." (100:7-9) "Mutual rivalry in *seeking worldly* increase diverts you *from God*, Till you reach the graves." (102:2-3) "Beautified for men is the love of desired things—women and children, and stored up heaps of gold and silver, and pastured horses and cattle and crops. That is the provision of the present life; but it is Allah with Whom is an excellent home." (3:15) "And people are prone to covetousness." (4:129) "Say, 'Even if you possessed the treasures of the mercy of my Lord, you would surely hold them back for fear of spending, for man is niggardly.'" (17:101) "It will call him who turned his back and retreated, And hoarded *wealth*, and withheld *it*. Verily man is born impatient and miserly. When evil touches him, he is full of lamentations, But when good falls to his *lot*, he is niggardly." (70:18-22)

The Holy Prophet said, "If a son of man had a valley full of gold, he would desire two of them. Only the earth of the grave can fill his mouth." Other versions use the words of eyes and belly in stead of mouth. "As a man advances in age, his desire for two things increases; long life and wealth."³

The Worldly Life

Unlike many other faiths, Islam does not preach self denial in worldly life but allows partaking of good things created by Allah. "And seek, in that which Allah has given thee, the Home of the Hereafter; and neglect not thy lot in this world;" (28:78) Muslims are encouraged to pray for good things of the Here as well as the Hereafter. "Of them there are some who say, 'Our Lord, grant us good in this world as well as good in the world to come, and protect us from the torment of the Fire.'" (2:202)

The worldly life, however, pales before the life after death. In fact, it is subordinated to the Hereafter and is for preparation for that. "O ye man, assuredly the promise of Allah is true, so let not the present life deceive you, nor let the Deceiver deceive you with respect to Allah." (35:6) "Whoso desires the present life and its embellishments, We will fully repay them for their works in this *life* and they shall not be wronged therein. Those are they who

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shall have nothing in the Hereafter save the Fire, and that which they wrought in this *life* shall come to naught, and vain shall be that which they used to do." (11:16-7) "Whoso desires the present life, We hasten for him therein what We will-for such of them as We please; then have We appointed Hell for him; he shall burn therein, condemned and rejected." (17:19)

The Quran says, "And set forth to them the similitude of the life of this world; it is like the water which We send down from the sky and the vegetation of the earth is mingled with it, and then it becomes dry grass broken into pieces which the winds scatter. And Allah has power over every thing." (18:46) "The likeness of the present life is only as water which We send down from the clouds, then there mingle with it the produce of the earth, of which men and cattle eat till, when the earth receives its ornature and looks beautiful and its owners think that they have power over it, there comes to it Our command by night or by day and We render it a field that is mown down, as if nothing had existed there the day before. Thus do We expound the Signs for the people who reflect." (10:25)

It is further in the Quran, "Say, 'Shall We tell you who are the greatest losers in respect of their works? Those whose labor is all lost *in search after things pertaining to* the life of this world, and they think that they are doing good works. Those are they who disbelieve in the Signs of their Lord and the meeting with Him. So their works are in vain, and, on the Day of Resurrection, We shall give them no weight." (18:104-6) "So turn aside from him who turns away from Our remembrance, and seeks nothing but life of this world. That is the utmost limit of their knowledge." (53:30-1) "They only know the outer *aspect* of the life of this world, and of the Hereafter they are utterly unmindful. Do they not reflect in their own minds? Allah has not created the heavens and the earth and all that is between the two but in accordance with the requirements of wisdom and for a fixed term. But many among men believe not in the meeting of their Lord." (30:8-9)

The worldly life is for preparation for the next one. "Who has created life and death that He might try you-which of you is best in deeds, and He is Mighty, the Most Forgiving." (67:3) "Verily, We

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have made all that is on the earth as an ornament for it, that We may try them as to which of them is best in conduct." (18:8) "And the life of this world is nothing but an illusory enjoyment. You shall surely be tried in your possessions and in your person." (3:186-7)

The temporary nature of the worldly life is underlined. "And they rejoice in the present life, while the present life is but a temporary enjoyment as compared with that which is to come." (13:27) "And this life of the world is nothing but a pastime and a sport, and the Home of the Hereafter—that indeed is Life, if they but knew!" (29:65) "Say, 'The benefit of this world is little and the Hereafter will be better for those who fear *God*; and you shall not be wronged a whit.'" (4:78) "And whatever of the things of *this world* you are given is only a temporary enjoyment of the present life and an adornment thereof; and that which is with Allah is better and more lasting. Will you not then understand?" (28:61) "Wealth and children are an ornament of this world. But enduring good works are better in the sight of thy Lord in respect of immediate reward and better in respect of future hope." (18:47) "And they shall have a severe punishment. That is because they have preferred the present life to the Hereafter, and because Allah guides not the disbelieving people." (16:107-8)

The Holy Prophet said, "If a person makes the Hereafter his only objective then Allah sees to it that he achieves that. For a person whose objectives are divergent and confused like this world, Allah does not care where and how he dies."⁶ "This world is prison for the believer and paradise for the disbeliever."⁴ Asked who is wise, the Holy Prophet said, "He is wise who remembers death and prepares well for the life after death." Bara reports, "We were once with the Holy Prophet for a funeral. He sat by the grave and wept and wept so profusely that the ground underneath became wet with his tears. He said, 'O brothers, prepare for this.' "Remember death which will interrupt all joys." "If for Allah this world were worth a wing of the mosquito, He would not have allowed a disbeliever to drink even a drop of water."⁶ "The love of this world is the beginning of all sins."⁵ "The world is the abode of him who has no abode, and wealth is his who has no wealth, and he puts it together who has no wisdom."²⁶ "When Allah loves

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a servant, He keeps him away from the world like as one of you keeps away his sick fellow from water.”⁷ “Disinclination towards the world is not that you forbid for yourself the permissible and squander your wealth. It lies in your not relying on what you have in your own hands more than what is in the hand of Allah. If you face a difficulty in this world, it should be a matter of satisfaction for you rather than the difficulties are piled up for the Hereafter.”⁶

The Holy Prophet was once passing through a street, along with his Companions, when he noticed a short-eared lamb lying dead. He caught it by its ear and said, “Which of you would like to have it for a dirhem?” They said: “We would not like to have it in return for anything, and what would we do with it?” He then asked: “Would you like to have it for nothing?” They answered: “Had it been alive it would have been defective being short-eared, and of what use is it dead?” The Holy Prophet said, “Truly, the world is even more useless in the sight of Allah than this is in your eyes.”⁴ “Lead the worldly life like a traveller who sojourns for a while and then moves on. You better count yourself among the dead.” “The world is accursed and whatever it contains is accursed except those who remember Allah and whom Allah likes and those who learn and teach knowledge.”⁶ Hadhrat A’isha reports that one of the Holy Prophet’s supplications, whenever he would wake up at night, was, “I seek refuge of Allah against the straiteness in the worldly life and in the Hereafter.” Thereafter, he would stand for Prayer.⁵

Life After Death

Of all religions, Islam lays the greatest stress on life after death, a firm belief in it is the basic characteristic of a true believer. This is next to saying Prayer and paying the Zakat. “Those who observe Prayer and pay the Zakat and who have firm faith in the Hereafter.” (27:4, 31:4) The Quran is a guidance for those who, among other things, “Believe in unseen ... and they have firm faith in what is yet to come.” (2:4-5) “And whoso disbelieve in Allah and His angels and His Books and His Messengers and the Last Day have assuredly strayed far away.” (4:137) “Who turn

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men away from the path of Allah and seek to make it crooked, and it is these who disbelieve in the Hereafter." (11:20) "And those who disbelieve in Our Signs and the meeting of the Hereafter-their works are vain. Can they *expect to be rewarded for any thing* except for what they do?" (7:148) "The state of those who do not believe in the Hereafter is evil, while Allah's attribute is sublime and He is the Mighty, the Wise." (16:61) "As to those who believe not in the Hereafter, We have made their deeds *appear* beautiful to them, so they are wandering blindly." (27:5) "And when Allah alone is mentioned the hearts of those who believe not in the Hereafter shrink with aversion; but when those beside Him are mentioned, behold, they begin to rejoice." (39:46)

The Quran also says, "You desire the good of the world, while Allah desires for you the Hereafter. And Allah is Mighty, Wise." (8:68) "O my people! this life of the world is but a *temporary* provision; and the Hereafter is certainly the home for permanent stay." (40:40) "But you prefer the life of this world, Whereas the Hereafter is better and more lasting." (87:17-8) "Whoso desires the reward of this world, then *let him remember that* with Allah is the reward of this world and of the next; and Allah is All-Hearing, All-Seeing." (4:135) "And whoever desires the reward of the present world, We will give him thereof; and whoever desires the reward of the life to come, We will give him thereof; and We will surely reward the grateful." (3:146) "Whoso desires the harvest of the Hereafter, We give him increase in his harvest; and whoso desires the harvest of this world, We give him thereof, but in the Hereafter he will have no share." (42:21)

In the very first sermon in Medina, the Holy Prophet reminded Muslims of the life after death by saying, "O people, you should worry about the next life and make preparations for it. You should know that after death you have to appear before Allah. At that time, He will communicate with you directly and would say, 'Did not My Messenger come to you who conveyed my injunctions and did not I favor you with wealth, so what provision have you sent forward?' This person will look around, to his right, left and behind and will not find anything. Then he will look ahead, he will find Hell. Therefore, save yourself from Hell even if it is with

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a piece of date. Any one who cannot afford it, he should talk nicely and decline the beggar in a decent manner because its reward is equivalent to from ten to seven hundred good deeds and double of that. Peace and blessing of Allah on you and His Messenger.”¹³ He said, “Allah, there is no life but the life of the Hereafter.”¹³ “There is no good except that of the Hereafter.”¹⁴

The Resurrection

There are many who believe that this life is the be-all and end-all forgetting that in that case they are no better than animals. “If thou say, ‘You shall surely be raised after death,’ those who disbelieve will certainly say, ‘This is nothing but clear deception.’” (11:8) The ranking leaders of disbelievers said, “And if you obey a man like yourselves, you will then be surely losers. Does he promise you that when you are dead and have become dust and bones, you will be brought forth *again*? Far, far *from truth* is that which you are promised. There is no life other than our present life; we were lifeless and now we live, but we shall not be raised up again.” (23:35-8) “And they swear by Allah their strongest oaths, that Allah will not raise up those who die. Nay, *He will certainly raise them up*-a promise *He has made* binding on Himself but most people know not. *He will raise them up* that He may make clear to them that wherein they differed and that those who disbelieved may know that they were liars.” (16:39-40) “As We began the first creation, so shall We repeat it-a promise *binding* on Us; We shall certainly perform it.” (21:105)

Skeptics have been answered thoroughly and convincingly. “And they say, ‘There is nothing but this our present life; we die and we live here; and nothing but Time destroys us.’ But they have no knowledge of that; they do but conjecture. And when Our clear Signs are recited unto them, their only contention is that they say, ‘Bring *back* our fathers, if you are truthful.’ Say, ‘*It is Allah Who* gives life, then cause you to die; then He will gather you together unto the Day of Resurrection about which there is no doubt. But most men know not.’” (45:25-7) “That is their recompense because they rejected Our Signs and said, ‘What! when

we are reduced to bones and broken particles, shall we really be raised up as a new creation? Have they not seen that Allah who created the heavens and the earth has the power to create the like of them? And He has appointed for them a term, there is no doubt about it. But the wrongdoers would reject every thing but disbelief." (17:99-100) "And they say, 'When we shall have become bones and broken particles, shall we be really raised up as a new creation? Say, "Be ye stones or iron, Or created matter of *any kind* which appear hardest in your minds, *even then shall you be raised up.*' Then shall they ask, 'Who shall restore us to life?' Say, 'He who created you the first time.'" (17:50-2) "Does man think that We shall not assemble his bones? Yea, We have the power to restore his very finger tips." (75:4-5) "And they say, 'What! when we are lost in the earth, shall we then be raised up in the form of a new creation? Nay, but they disbelieve in the meeting of their Lord.'" (32:11) "And says man, 'What! when I am dead, shall I be brought forth alive?' Does not man remember that He created him before, when was naught." (19:67-8)

Man is reminded, "Your creation and your resurrection are only *like the creation and resurrection of a single soul*. Verily Allah is All-Hearing, All-Seeing." (31:29) "Verily, it is Allah Who causes the grain and date-stone to sprout. He brings forth the living from the dead, and *He* is the Bringer forth of the dead from the living. That is Allah, wherefore, then are you turned back?" (6:96) "Say, 'Travel in the earth and see how He originated the creation. Then will Allah provide the latter creation.' Surely, Allah has power over all things." (29:21) "Look, therefore, at the marks of Allah's mercy; how He quickens the earth after its death. Verily, the same *God* will quicken the dead; for He has power over all things." (30:51) "Among His Signs is this; that thou seest the earth *lying* withered, but when We send down water on it, it stirs and swells *with verdure*. Surely, He Who quickened it can quicken the dead. Verily, He has power over all things." (41:40) "We quicken thereby a dead land. Even so shall be the Resurrection." (50:12) "And you have certainly known the first creation. Why, then, do you not reflect?" (56:63) "Have We then become weary with first creation? Nay, but they are in confusion about

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the new creation.” (50:16)

Man is also reminded of his own creation. “O people, if you are in doubt concerning the Resurrection, *then consider that* We have indeed created you from dust, then from a sperm-drop, then from clotted blood, then from a lump of flesh, partly formed and partly unformed, in order that We may make *Our power* manifest to you. And We cause what We will to remain in the wombs for an appointed term; then We bring you forth as babes; then *We rear you* that you may attain to your *age of full* strength. And there are some of you who are caused to die prematurely, and there are others among you who are driven to the worst part of life *with the result* that they know nothing after *having had* knowledge. And thou seest the earth lifeless, but when We send down water thereon, it stirs and swells, and grows every kind of beauteous vegetation. That is because Allah is the Truth, and that it is He who brings the dead to life, and that He has power over all things; And because the Hour will *certainly* come, there is no doubt about it, and because Allah will raise up those who are in the graves.” (22:6-8) “Has not such a One the power to raise the dead to life?” (75:41) “Allah is He beside Whom there is none worthy of worship. He will certainly continue to assemble you till the Day of Resurrection, about which there is no doubt. And who is more truthful in his word than Allah?” (4:88)

To re-inforce the belief, the case of Prophet Abraham is cited. “And *remember* when Abraham said, ‘My Lord, show me how Thou givest life to the dead.’ He said, ‘Hast thou not believed?’ He said, ‘Yes, but *I ask this* that my heart may be at rest.’ He answered, ‘Take four birds and make them attached to thyself. Then put each of them on a hill; then call them; they will come to thee in haste. And know that Allah is Mighty, Wise.” (2:261)

The rationale for the life after death and the Resurrection is provided. “To Him shall you return. The promise of Allah is true. Surely, He originates the creation and reproduces it that He may reward those who believe and do good works, with equity.” (10:5) “Who has created death and life that He might try you- which of you is best in deeds, and he is the Mighty, the Most Forgiving.” (67:3)

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The Day of Judgment

The fourth basic attribute of Allah, as mentioned in the first Chapter of the Quran, is that He is Master of the Day of Judgment. (1:4) The Quran says, "How *will they fare* when We will gather them together on the Day about which there is no doubt; and when every soul shall be paid in full what it has earned, and they shall not be wronged." (3:26) For disobedience, Allah punished Iblis by saying, "And, surely, on thee shall be My curse till the Day of Judgment." (15:36, 38:79) "And they will say, 'Alas for us! this is the Day of Requital.' 'This is the Day of the *final* decision which you used to deny.'" (37:21-2) As to that Day, the Quran says, "What should make thee know what the Day of Judgment is! Again, what should make thee know what the Day of Judgment is! The day when a soul shall have no power to do aught for another soul! And the command on that day will be Allah's." (82:18-20) "Then what is there to give the lie to thee after this with regard to the Judgment? Is not Allah the best of judges." (95:8-9) "Woe on that day, unto those who reject. Who deny the Day of Judgment. And none denies it save every sinful transgressor. Who when Our Signs are recited unto him, says, 'Fables of the ancient!' Nay, they will be debarred from seeing their Lord on that day." (83:11-6) The guilty will explain the punishment meted out to them by, among other things, "And we used to deny the Day of Judgment, Until death overtook us." (74:47-8) "They say, 'When will be the Day of Judgment?' *It will be* the day when they will be tormented at the Fire. 'Taste your torment. This is what you would hasten.'" (51:13-5) The guilty will be punished in various ways and, "This will be their entertainment on the Day of Judgment." (56:57) The righteous are those who, among other things, "And those who believe the Day of Judgment to be a reality." (70:27) "And thy Lord will surely judge between them on the Day of Resurrection about that in which they differed." (16:125) "And the trumpet shall be blown: 'This is the Day of Promise.' And every soul shall come forth and along with it there will be *an angel* to drive and *an angel* to bear witness." (50:21-2) "That day will man be informed of that which has sent forward

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and left behind.” (75:14) “So on that day their excuses will not avail the wrongdoers; nor will they be allowed to make amend.” (30:58) “On that day when every soul will come pleading for itself, and every soul will be recompensed for what it did, and they will not be wronged.” (16:112) “O ye disbelievers make no excuses on this day. You are requited for what you did.” (66:8) “And Who, I hope, will forgive me my faults on the Day of Judgment.” (26:83) “Then what is there to give lie to thee after *this* with regard to the Judgment? Is not Allah the Best of judges?” (95:8-9)

Accountability

Man is constantly reminded of the sublime purpose of his creation and this demands that there should be some accountability. “Did you then think that We had created you without purpose, and that you would not be brought back to Us?” (23:116) “And fear Allah and know that you shall meet Him.” (2:224) “Unto Us surely is their return, Then, surely, it is for Us to call them to account.” (88:26-7) “Every soul is pledged for what it has earned.” (74:39) “And He is the Quickest of reckoners.” (6:63)

Allah is Omnipresent and Omniscient. As He sits in judgment, as Master of the Day of Judgment (1:4), He will have a complete knowledge about the person concerned. Among the attributes of Allah is that He is All-Knowing and All-Seeing. (4:127) Some verses of the Quran in this regard have been quoted earlier. Others are: “Allah is He Who created seven heavens and of the earth like thereof. This *divine* command comes down in their midst, that they may know that Allah has power over all things, and that Allah encompasses all things in *His* knowledge.” (65:13) “Our Lord, certainly, Thou knowest what we conceal and what we make known. And nothing whatsoever is hidden from Allah, whether in the earth or in the heaven.” (14:39) “Verily, He knows what is open in speech, and He knows that which you conceal.” (21:111) “And He knows full well all that is in the breasts.” (57:7) “And whether you conceal what you say or make it public, He knows full well what is in *your* breasts.” (67:14) “My Lord comprehends all things in His knowledge.” (6:81) “Surely, nothing in the earth

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or in the heaven is hidden from Allah.” (3:6) “The day when they will all come forth; nothing concerning them will be hidden from Allah. “Whose is the kingdom this day?” ‘It is Allah’s, the One, the Most Supreme.” (40:17) “*On the day when Allah will raise them together. He will inform them of what they did. Allah has kept account of it, while they forgot it. And Allah is Witness over every thing. Dost thou not see Allah knows all that is in the earth? There is no secret counsel of three, but He is their fourth, nor of five, but He is their sixth, nor of less than that, nor of more, but He is with them wherever they may be. Then on the Day of Resurrection He will inform them of what they did. Surely, Allah knows all things full well.*” (58:7-8)

Even though Allah has a complete knowledge of deeds and misdeeds of man, He would confront him with evidence on the Day of Judgment. “And no bearer of burden shall bear the burden of another. Then to your Lord is your return; and He will inform you of what you have been doing. Surely, He knows full well all that is hidden in the breasts.” (39:8) Allah will even inform about what people would have forgotten. (58:7) Allah has arranged to record every thing and this task is assigned to ranking angels. “Do they think that We hear not their secrets and private counsels? Yea! And Our messengers remain with them recording *every thing*.” (43:81) “And thou wilt see every people on *their* knees. Every people will be summoned to their record *and it shall be said to them*, ‘This day shall you be requited for that which you did. This is Our Book; it speaks against you with truth. We caused all that you did to be *fully* recorded.” (45:29-30) “He utters not a word but there is by him a guardian angel ready to record it.” (50:19) “Nay, but you deny the Judgment. But there are guardians over you, Honored recorders, Who know all that you do.” (82:10-13) “And those who disbelieve say, ‘The hour will never come upon us.’ Say, ‘Yes, by my Lord Who knows the unseen, it will surely come upon you! Not an atom’s weight in the heavens or in the earth or any thing less than that or greater escapes Him, but *all is recorded* in a perspicuous Book.” (34:4) “And surely, thy Lord knows what their bosoms conceal and what they reveal. And there is nothing hidden in the heaven and the earth but it is *recorded* in

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a clear Book.” (27:75-6) “And there is not hidden from thy Lord an atom’s weight in the earth or in heaven. And there is nothing smaller than that or greater, but it is *recorded* in a clear Book.” (10: 62) “And everything they have done is *recorded* in the Book. And every matter, small and great is written down.” (54:53-4) “And the Book will be placed *before them*, and thou wilt see the guilty fearful of that which is therein, and they will say, ‘O woe to us! What kind of Book is this! It leaves out nothing small or great but has recorded it.’ And they will find all that they did confronting *them*, and thy Lord does not wrong anyone.” (18:50) “*Remember* the day when We shall summon every people with their Leader. Then whoso shall be given his book in his right hand-such will read their book and they will not be wronged a whit.” (17:72) “On that day you will be presented *before God*; and none of your secrets will remain hidden. Then, as for him who is given his record in his right hand, he will say, ‘Come, read my record. Surely, I knew that I would meet my reckoning. ... But for him who is given his record in his left hand, he will say, ‘O would that I had not been given my record! Nor known what my reckoning was!’” (69:19-21,26-8)

Allah will even make man a witness against himself and that admission will certainly be the strongest evidence. “And every man’s work have We fastened to his neck; and on the Day of Resurrection We shall bring out for him a book which he will find wide open. ‘Read thy book. Sufficient is thy own soul this day as reckoner against thee.’” (17:14-5) “On the day when their tongues and their hands and their feet will bear witness against them as to what they used to do.” (24:25) “This day We shall put a seal on their mouths, and their hands will speak to us, and their feet will bear witness to what they had earned.” (36:66) “Till, when they reach it, their ears and their eyes and their skins will bear witness against them as to what they had been doing. And they will say to their skins; ‘Why bear ye witness against us?’ They will say; ‘Allah has made us to speak as He has made everything *else* to speak. And He it is Who created you first time, and unto Him have you been brought back. And you did not fear *while committing sins* that your ears and your eyes and your skins would bear witness against you, nay, you thought that *even* Allah did not know of

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much of what you used to do. And that thought of yours, which you entertained concerning your Lord, has ruined you. So *now* you have become of those who are lost." (41:21-4) "But those who are given knowledge and faith will say, 'You have indeed tarried according to the Book of Allah, till the Day of Resurrection. And this is the Day of Resurrection, but you did not *care* to know. So on that day their excuses will not avail the wrongdoers; nor will they be allowed to make amend.'" (30:57-8) "On that day neither man nor Jin will be asked about his sin... And the guilty will be known by their marks, and they will be seized by the forelocks and the feet." (55:40-2) "If only thou couldst see when the guilty will hang down heir heads before their Lord, and say, 'Our Lord, we have seen and we have heard, so send us back that we may do good works; for *now* we are convinced.'" (32:13)

The accountability will be complete. "On that day will men come forth in scattered groups that they may be shown *the results* of their works. Then whoso does an atom's weight of good will see it. And whoso does an atom's weight of evil will *also* see it." (99:7-9) "On that day man will say, 'Whither to escape?' Nay! There is no refuge!" (75:11-2) "And We shall set up *accurate* scales of justice for the Day of Resurrection so that no soul will be wronged in aught. And even if it were the weight of a grain of mustard seed, We shall bring it forth. And sufficient are We as reckoners." (21:48) "*Beware of* the Day when every soul shall find itself confronted with *all* the good it has done and all the evil it has done. It will wish there were a great distance between it and that of evil." (3:31) "And the weighing on that day will be true. Then as for those whose scales are heavy, it is they who shall prosper. And as for those whose scales are light, it is they who shall have ruined their souls because of their being unjust to Our Signs." (7:9-10) "Then as for him whose scales are heavy, He will have a pleasant life. But for him whose scales are light, Hell will be his *nursing* mother. And what should make thee know what that is? *It is* a burning Fire." (101:7-12)

The Holy Prophet said, "A servant of Allah will remain standing on the Day of Judgment till he is questioned about his age and how he spent it; and about his knowledge and what he did with it;

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and about his wealth, how he acquired it and on what did he spend it; and his body, how he wore it out.”⁷

Man is not only accountable for his own conduct, but is also answerable for those for whom he is held responsible. The Holy Prophet said, “Every one of you is a steward and he will be asked about his ward. A ruler is a steward for his subjects and will be asked about them. A leader is a steward for his followers and will be asked about them. A man is a steward of his family and will be asked about them. A woman is a steward of her husband’s house and will be asked about it. A servant is a steward of his master’s wealth and will be asked about it.” Another version adds: “A man is the steward of his parents’ wealth and will be asked about it.”³

The Holy Prophet said, “Ruined is he who is called to account.” Hadhrat A’isha said to the Holy Prophet, “Does not Allah say, ‘Soon there will be an easy accounting?’” He said, “That will be mere presenting the account and ruined will be he whose account is scrutinized.”³

Reward and Punishment

Fear and hope are important basic human traits. They serve as a basis for any system of punishment and reward. In recognition, believers have been urged to “Call upon Him in fear and hope. Surely, the mercy of Allah is nigh unto those who do good.” (7:57) The Holy Prophet visited a sick person and enquired how he felt. He said, “O Messenger of Allah! I am hopeful of Allah’s mercy and forgiveness and am afraid because of my sins.” The Holy Prophet said, “If these two things are combined in a believer’s heart, Allah will grant him according to his hope and keep him away from what he is afraid of.”⁷

With a thorough knowledge about man’s thoughts and deeds, and his own admission of guilt, how would Allah treat him? Islam offers lot of hope. “And truly, thy Lord is gracious to mankind but most of them are not grateful.” (27:74) Allah, in His infinite mercy, offers to reward good deeds more than proportionately, whereas evil will be requited only with the like of it. “Verily those who believe and do good works-surely, We suffer not the reward of

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those who do good works to be lost." (18:31) "This is your reward, and your labor has been appreciated." (76:23) "For those who good deeds, there shall be the best *reward* and yet more *blessings*. And neither darkness nor ignominy shall cover their faces. It is these who are the inmates of Heaven; therein shall they abide. And *as for* those who do evil deeds, the punishment of an evil be the like thereof, and ignominy shall cover them. They shall have none to protect them against Allah. *And they shall look* as if their faces had been covered with dark patches of night. It is these who are the inmates of the Fire; therein shall they abide." (10:27-8) "These will be given their reward twice, for they have been steadfast and they repel evil with good and spend out of what We have given them." (28:55) "Whoso does a good deed shall have ten times as much; but he who does an evil deed, shall have only a like reward; and they shall not be wronged." (6:161) "Whoso does evil will be requited only with like of it; but whoso does good, whether male or female, and is a believer-these will enter the Garden; they will be provided therein without measure." (40:41) "Then as for those who believe and did good works, He will give them their reward in full and will give them more out of His bounty." (4:174) "Surely, Allah wrongs not *any one even* by the weight of an atom. And if there be a good deed, He multiplies it and gives from Himself a great reward." (4:41) "Allah has promised those who believe and do good deeds that they shall have forgiveness and a great reward." (5:10) "Whoever does good deeds, shall have a better reward than that," (27:90) "And whoso earns a good deed, We give him increase of good therein. Surely, Allah is Most Forgiving, Most Appreciating." (42:24) "And He accepts *the prayers of* those who believe and do good works, and gives them more out of His grace." (42:27) "And whoso desires the Hereafter and strives for it, as it should be striven for, and he is a believer-these are the ones whose striving shall find favor *with God*. To all We render aid-both to these and those-a gift from thy Lord. And the gift of thy Lord is not restricted." (17:20-1) "And those who believe and whose children follow them in faith-with them shall We join their children. And We will not diminish anything from *the reward of* their works. Every man is pledged for

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what he has earned." (52:22) "*As to those* who believe and do good works, they will surely have a reward that will never end." (41:9) "*But as to those* who believe and do good works, there is an unending reward." (84:26)

Allah's bounty is not cut off even in the worldly life except for the misdeeds of the recipient. "This is because Allah would not change a favor that He has conferred upon a people until they change their own condition, and know that Allah is All-Hearing, All-Knowing." (8:54) "Surely, Allah changes not the condition of a people until they change that which is in their heart." (13:12) "Certainly, Allah wrongs not men at all, but men wrong their own souls." (10:45)

Good deeds are not the only basis for reward. "If you keep away from the more grievous of the things which are forbidden you, We will remove from you your minor evils and admit you to a place of great honor." (4:32) "Those who shun the grave sins and immoral actions except minor faults-verily thy Lord is very liberal in forgiving." (53:33) "But as for him who fears to stand before his Lord, and restrains his soul from evil desires, The Garden shall surely be *his* home." (79:41-2)

The Holy Prophet said, "If a dis-believer does a good deed he is given its benefit in this world. Allah sets aside a believer's good deeds for reward in the Hereafter but provides him in this world for his obedience to Him."⁴ Abdullah bin Abbas has related that the Holy Prophet repeated Allah's affirmation that He has defined good and evil and has expounded their gradation. Therefore, he who makes up his mind to do good, is rewarded by Allah for one full measure of it, and if he then proceeds to carry it out Allah rewards him from ten to seven hundred times and even many times more. He who is inclined towards an evil deed, but does not carry it out, is rewarded by Allah for one full measure of good deed. Should he carry it out, he is debited only one evil deed." "Allah has forgiven my followers the evil thoughts, that occur to their minds, as long as such thoughts are not put into action or uttered."³ According to Muslim, a person who thinks of committing an evil but refrains from it will be credited with one good deed as he refrains because of fear of Allah. "Allah has forgiven my follow-

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ers their acts of omission and of what they may be coerced into.”⁶ The reward of ten to seven hundred times for a good is for those whose Islam is excellent.⁴ “If a person performs good deeds but when he is prevented for unavoidable reasons, like travel or sickness, he gets his reward as if he would have done when at home and in good health.” “Good thoughts are good worship.”⁵ There are degrees of reward for good, as of punishment.

Foretaste on Earth

The final reckoning is to take place in the life after death, but there is some foretaste of it prior to that, right in this world. There is a clear distinction between the life of a good and a bad person. “Do those who commit evil deeds think that We should make them like those who believe and do good works, so that their life and their death shall be equal? Evil *indeed* is what they judge.” (45:22) As indicated in the verses of the Quran (41:31-3) quoted earlier, angels help the true believers in the life before death and they have no fear or regrets. “For those who do good there is good in this world, and the home of the Hereafter is even better. Excellent is the abode of the righteous.” (16:31) “So Allah gave them the reward of this world, as also an excellent reward of the next; And Allah loves those who do good.” (3:149) “There is, therefore, no reward for such among you as do this, except disgrace in the present life; and on the Day of Judgment they shall be driven to a most severe punishment,” (2:86) “But for him who fears to stand before his Lord there are two Gardens.” (55:47) “And give glad tidings to those who believe and do good works, but for them are Gardens beneath which flow streams. Whenever they are given a portion of fruit therefrom, they will say: ‘This is what was given us before,’ gifts mutually resembling shall be brought to them.” (2:26) “Behold! the friends of Allah shall certainly have no fear, nor shall they grieve-Those who believed and kept to righteousness-For them are glad tidings in the present life and *also* in the Hereafter-there is no changing the word of Allah; that indeed is the supreme triumph.” (10:63-5) “Most surely We help Our Messengers and those who believe, *both* in the present life and on the

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day when the witnesses will stand forth.” (40:52)

On the other hand, those who stray away from the right path and are wrongdoers will have to taste some punishment on earth. “It is they whose works shall be of no avail in this world and the Hereafter. And it is they who are the losers.” (9:69) “For them is disgrace in this world; and theirs shall be a great punishment in the next.” (2:115) “So if they repent, it will be better for them; but if they turn away, Allah will punish them with a grievous punishment in this world and the Hereafter, and they shall have neither friend or helper in this world.” (9:74) “For them is a punishment in the present life; and, surely, the punishment of the Hereafter is harder, and they will have no defender against Allah.” (13:35) “For him is disgrace in this world; and on the Day of Resurrection We shall make him taste the punishment of burning.” (22:10)

The Holy Prophet said, “When a disbeliever does good he is fed out of it in this world, and in the case of the Muslim, Allah stores up his good works for him in the Hereafter and provides for him in this life on account of his obedience.” Another version is: “Allah does not wrong anyone. A believer is rewarded for his good works both in the Here and the Hereafter. A disbeliever is rewarded in this world for his good works done for the sake of Allah: so that when he proceeds to the Hereafter, there is no good works of his for which he can be rewarded there.”⁴ “When there is open indecency among a people, new diseases break out among them.”⁶ Sex-related diseases, hitherto unknown, among the most promiscuous societies today are an eloquent proof of this phenomenon.

The Rationale for Punishment

There are some who understand the stick more than the carrot. For them, Allah has promised punishment, both in this world and in the next. The punishment is, however, subordinated to Allah’s attribute of mercy. Like a good, benign surgeon, who operates only when it becomes inevitable and inflicts minimum pain, when he has to remove some organ or amputate some limb in order to save life, Allah’s punishment is intended to reform. Although “Allah is quick at reckoning.” (3:20), He never hastens to

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punish. On the contrary, He affords maximum opportunity to enable man to reform himself. "And if Allah were to punish men for their wrong doing, He would not leave thereon a living creature, but He gives them respite till an appointed term; and when their term is come, they can not remain behind, nor can they go ahead of it." (16:62) Moreover, the purpose is to reform and save man from a more severe punishment in the Hereafter, if he were to continue in his transgressions. "We seized them with punishment, that they might turn to Us." (43:49) "And most surely We will make them taste of the nearer punishment before the greater punishment, so that they may return to Us with repentance." (32:22) "And indeed We have sent Messengers to peoples before thee; then We afflicted them with poverty and adversity that they might humble themselves." (6:43) "And We punished Pharaoh's people with drought and scarcity of fruits that they may be admonished." (7:131) "And We tried them with good things and bad things that they might return." (7:169)

At times, largescale Divine punishment becomes inevitable as wrongdoing and transgression go too far and persist for too long and that too in the face of Divine warnings through the Messengers of Allah. "That is because thy Lord would not destroy the towns unjustly while their people were unwarned." (6:132) "We never punish until We have sent a Messenger." (17:16) "And never did we destroy any township but it had Warners." (26:209) "And thy Lord would never destroy the towns until He has raised in the mother town thereof a Messenger, reciting unto them Our Signs; nor would We destroy the towns unless the people thereof are wrong-doers." (28:60) Allah's punishment also comes in stages. "We did seize them with punishment, but they humbled not themselves to their Lord, nor would they supplicate in lowliness. Until, when We opened on them a gate of severe chastisement, behold, they are in despair thereat." (23:77-8) "Were not My Signs recited unto you, and you treated them as lies? They will say, 'Our Lord, our wickedness overcame us, and we were an erring people.'" (23:106-7) "So when Our punishment came upon them, their cry was nothing but that they said, 'We were indeed wrongdoers!'" (7:6) "They said, 'Alas for us, we were indeed wrongdoers.'"

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(21:15,47) "They will say, 'Alas for us! we were indeed heedless of this; nay, we were wrongdoers.'" (21:98) They are also made a lesson for others, present as well as coming generations. "Thus We made it an example to those of its time and to those who come after it, and a lesson to those who fear God." (2:67) "So Allah seized him (Pharaoh) for punishment of the Hereafter and the present world. Therein surely is a lesson for him who fears." (79:26-7)

Trial of the Righteous

At times, pious and true believers are also seen to be faced with hardships but this is not a punishment for them. This, in fact, is a test of their steadfastness, the indication being that they are never destroyed in the process and they come out of it with flying colors. Trials and tribulations help reveal their otherwise hidden talents and character. "Do you think that you will enter Heaven while there has not come over you the condition of those who passed away before you? Poverty and afflictions befell them, and they were violently shaken until the Messenger and those who believed along with him said: 'When *will come* the help of Allah?' Yea, surely the help of Allah is nigh." (2:215) "Do men think that they will be left alone because they say, 'We believe,' and they will not be tested? And We did test those who were before them. So Allah will surely distinguish those who are truthful and He will surely distinguish the liars *from the truthful*." (29:3-4) "And We will surely try you until We distinguish those among you who strive *for the cause of God* and those who are steadfast. And We will make known the facts about you." (47:32) "And We will try you with something of fear and hunger, and loss of wealth and lives and fruits; but give glad tidings to the patient. Who when a misfortune overtakes them say, 'Surely, to Allah we belong and to Him shall we return.' It is these on whom are blessings from their Lord and mercy, and it is these who are rightly guided." (2:156-8) "We prove you with evil and good by way of trial." (21:36)

The Holy Prophet said, "Allah, the Exalted says, 'I have no

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reward other than Paradise for a believing servant of Mine who is steadfast when I take away a beloved of his from the denizens of the world." "Whatever trouble, illness, anxiety, grief, hurt or sorrow afflicts a Muslim, even the pricking of the thorn, but Allah removes in its stead some of his defaults."³ In another version, his sins are dropped as a tree sheds its leaves.⁴ "When Allah decrees good for a servant of His He afflicts him quickly in this world, and if He decrees evil for him He does not hasten to call him to account for his sins in this world but takes him to task on the Day of Judgment. High reward is for high endeavor; and when Allah, the Exalted, loves a people, He puts them to trial. Then for him who accepts the affliction cheerfully is His pleasure and for him who evades or shirks it is His wrath."⁷ "Of the people the most severe trials are those of Prophets and similarly of others according to their love of faith. Those who are strong in faith have to face severe trial, but those who are rather mild in faith will have commensurate trial." "A trouble in this world becomes an expiation of a sin."³ Once Abu Sa'eed Khudri called on the Holy Prophet and found him running very high temperature. When he pointed it out to him, the Holy Prophet said, "I am certainly in that condition. We suffer twice as much and so is our reward." Abu Sa'eed enquired as to who are made to suffer most to which the Holy Prophet replied, "The Prophets." As he wanted to know who were next, the Holy Prophet said, "The pious and some of them do not possess any thing but the blanket which they wear and some of them are more pleased with their afflictions than you are pleased with wealth."⁶ The Holy Prophet said, "When Allah punishes a people every body shares it but they will be raised according to their deeds."³ It means that even the righteous have to share the mass punishment by Allah but they will be rewarded in the Hereafter.

Allah's Forgiveness

There is lot of hope for even evil doers in Allah's forgiveness, provided they do not deliberately violate Allah's injunctions, repent sincerely, seek His forgiveness and reform themselves. "Say,

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'O My servants who have committed excesses against their souls! despair not of the mercy of Allah, surely Allah forgives all sins. Verily He is Most Forgiving, Merciful." (39:54) "The heavens may well-nigh rend asunder from above them; and the angels glorify their Lord with His praise and ask forgiveness for those on the earth. Behold! it is surely Allah Who is the Most Forgiving, the Merciful." (42:6) "Those who bear the Throne, and those who are around it, glorify their Lord with His praise, and believe in Him, and ask forgiveness for those who believe, saying; 'Our Lord, 'Thou dost comprehend all things in *Thy* mercy and knowledge. So forgive those who repent and follow Thy way; and protect them from the punishment of Hell." (40:8)

Allah Himself offers hope, "Tell My servants that I am surely the One Most Forgiving, the Merciful;" (15:50) "And verily, thy Lord is full of forgiveness for mankind despite their wrong doing." (13:7) "Know they not Allah is He who accepts repentance from His servants and takes alms, and Allah is He who is Oft-Returning *with compassion and is Merciful.*" (9:104) "But surely I am forgiving to those who repent and believe and do good deeds, and then stick to guidance." (20:83) "And Allah would not punish them while they sought forgiveness." (8:34) "And those who, when they commit a foul deed or wrong themselves, remember Allah and implore forgiveness for their sins-and who can forgive sins except Allah?-and do not persist knowingly in what they have done, It is these whose reward is forgiveness from their Lord," (3:136-7) "And whoso does evil or wrongs his soul and then asks forgiveness of Allah, will *surely* find Allah Most Forgiving, Merciful." (4:111) "Verily, Allah undertakes to accept the repentance of only those who do evil ignorantly and then repent soon after. These are they to whom Allah turns with mercy; and Allah is All-Knowing, Wise." (4:18) "And seek forgiveness of Allah. Surely, Allah is Most Forgiving, Merciful." (73:21) "O ye who believe! turn to Allah in sincere repentance. It may be that your Lord will remove the evil consequences of your deeds and make you enter Gardens." (66:9) "Vie with one another in seeking forgiveness from your Lord." (57:22) "But as for him who repents and believes and does righteous deeds, may be he will be among the

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prosperous." (28:68) "Except those who repent, and believe and do good deeds; for as to these, Allah will change their evil deeds into good deeds; and Allah is Most Forgiving, Merciful. And those who repent and do good *deeds*, indeed turn to Allah with *true* repentance;" (25:71-2) "Then surely, thy Lord-to those who do evil in ignorance and repent thereafter and make amends-*aye*, after that thy Lord is Most Forgiving, Merciful" (16:120) "As to those who do wrong and then substitute good for evil; *to them* I am indeed Most Forgiving, Merciful." (27:12)

The Quran mentions the case of the people of Prophet Jonah for whom a severe punishment was decreed by Allah, but they were able to save themselves by repentance and by seeking Allah's forgiveness. "Why was there no *other* people, save the people of Jonah, who should have believed so that their belief would have profited them? When they believed, We removed from them the punishment of disgrace in the present life and We gave them provision for a while." (10:99)

The Holy Prophet said, "Turn to Allah, ye people, and seek forgiveness of Him. For myself, I turn to Allah a hundred times a day."⁴ "For him who is constant in supplicating Allah for forgiveness, He provides deliverance from every straitened circumstance, and relief from every suffering and endows him whence he knows not."⁵ "Man's repentance pleases Allah more than a person who loses his camel laden with provision in a desert and suddenly finds it." "Allah turns to him who turns to Him in repentance."³ Allah says, among other things, "And him who meets me with an earthful of faults I shall meet with an equal degree of forgiveness."⁴ "Allah, the Exalted, has said, 'Son of Adam, I shall continue to forgive thee so long as thou callest on Me and hopest for My forgiveness, whatever may be thy faults. I care not, son of Adam, even if thy sins should pile up to the sky and thou shouldst supplicate Me for forgiveness I would forgive thee, son of Adam, if thou comest to Me with an earthful of sins and meetest Me, not associating aught with Me, I would come to thee with an earthful of forgiveness.'⁷

Seeking Allah's forgiveness need not be for sins alone. It can also be for protection against human weaknesses, which may not

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lead to sin but can cause inconvenience or difficulties. It was in this context that the Holy Prophet would seek Allah's forgiveness, and he was promised in the Quran, "That Allah may cover up for thee thy shortcomings, past and future, and that He may complete His favor upon thee, and guide thee on the right path;" (48:3) It is also a means of asking for positive good. "And that you seek forgiveness of your Lord, *and* then turn to Him. He will provide for you a goodly provision until an appointed term. And He will grant His grace to every one possessed of merit." (11:4) "And O my people, ask forgiveness of your Lord, then turn to Him, He will send over you clouds pouring down abundant rain, and will add strength to your strength. And turn not away sinners." (11:53) "And I said, 'Seek forgiveness of your Lord; for He is the Great Forgiver. He will send down rain for you in abundance, and He will strengthen you with wealth and *with* children, and He will give you gardens and He will give you rivers.'" (71:11-3)

Allah's forgiveness, though general and universal, should not be taken for granted. "Surely, Allah will not forgive that any partner be associated with Him; but He will forgive whatever is short of that whomsoever He pleases. And whoso associates partners with Allah has devised a very great sin." (4:49) "There is no *acceptance* of repentance for those who *continue* to do evil until, when death faces one of them, he says, 'I do repent now,' nor for those who die disbelievers. It is these for whom We have prepared a painful punishment." (4:19) The case of Pharaoh has been cited earlier. "Those who believe, then disbelieve, then *again* believe, then disbelieve *and* then increase in disbelief, Allah will never forgive them nor will He guide them to the way. Give the hypocrites tidings that for them is a grievous punishment." (4:138-9)

Allah has the discretion to forgive, "And to Allah belongs the kingdom of the heavens and the earth. He forgives whom He pleases and punishes whom He pleases, And Allah is Most Forgiving, Merciful." (48:15) This discretion does not impinge on justice as this will apply mostly to lapses in obligations to Allah, except setting up of His partners. Allah being Master of the Day of Judgment has the privilege to forgive such things.

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The Holy Prophet said, "Glad tidings for him in whose record is lot of seeking of Allah's forgiveness."⁶

Allah's All-Encompassing Mercy

Allah's mercy encompasses everyone and every thing. "Tell My servants that I am surely the one Most Forgiving, the Merciful;" (15:50) "Despair not of the mercy of Allah; for none despairs of Allah's mercy save the unbelieving people." (12:88) "Say, 'To whom belongs what is in the heavens and the earth? 'Say, 'To Allah.' He has taken upon Himself *to show* mercy.'" (6:13) "Say, 'Your Lord is possessed of all embracing mercy.'" (6:148) "I will inflict My punishment on whom I will; but My mercy encompasses all things." (7:157) "Those who bear the Throne and those who are around it, glorify their Lord with *His* praise, and believe in Him, and ask forgiveness for those who believe, *saying*, 'Our Lord. Thou dost comprehend all things in *Thy* mercy and knowledge. So forgive those who repent and follow Thy way; and protect them from the punishment of Hell.'" (40:8) "And when those who believe in Our Signs come to thee say, 'Peace be unto you! Your Lord has taken upon Himself *to show* mercy so that whoso among you does evil ignorantly and repents thereafter and amends then, He is Most Forgiving and Merciful.'" (6:55) "And who can despair of the mercy of his Lord save those who go astray?" (15:57) "Those who disbelieve in the Signs of Allah and the meeting with Him-it is they who have despaired of My mercy." (29:24) "Say, 'All bounty is in the hand of Allah. He gives it to whomsoever He pleases. And Allah is Bountiful, All-Knowing. He chooses for His mercy whomsoever He pleases. And Allah is Lord of exceeding bounty.'" (3:74-5) "And the mercy of thy Lord is better than that which they amass." (43:33)

Allah is unique in His mercy, "He is the Most Merciful of those who show mercy." (12:93) "Surely, Allah is Compassionate *and* Merciful to men." (22:66) "There was a party from among my servants who said, 'Our Lord, we believe, forgive us therefore *our sins*, and have mercy on us; for Thou art the Best of those who show mercy.'" (23:110) "And say, 'My Lord, forgive and have

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mercy, and thou art the Best of those who show mercy.” (23:119)

As has been pointed out earlier, the two attributes of forgiveness and mercifulness of Allah have been mentioned together in the Quran at numerous places. Their order indicates that the first attribute is subordinated to the latter, which is one of the basic attributes of Allah; He forgives out of His Mercy.

The Holy Prophet said, “When Allah created mankind He wrote in a Book which is with Him on His Throne: My mercy shall overcome My wrath.”³ “Allah says, ‘My mercy has surpassed My anger,’”⁴ “Allah divided compassion into hundred parts out of which he retained ninety-nine parts and sent down one part to the earth. From this part proceeds all the compassion that parts of creation exercise towards one another, ... Allah has retained the remaining ninety-nine parts to deal mercifully with His servants on the Day of Judgment. On the Day of Judgment He will perfect and complete His mercy.”³ Hadhrat Umar relates: “Some prisoners were brought to the Holy Prophet. There was a woman among them who ran about hither and yon. When she found a child she took it up, drew close and suckled it. The Holy Prophet said to his Companions, “Can you imagine this woman throwing her child into fire?” We said; “Surely not.” On which he said, “Allah is more compassionate towards His servants than she is towards her child.”³ “If he stands up for Prayer and praises Allah and glorifies Him and proclaims His greatness according to His worthiness and devotes his heart wholly to Allah, he emerges from his sins in a condition of purity as the one in which his mother bore him.” “And if a disbeliever realized the full extent of His Allah’s mercy, none would despair of His Paradise.”⁴ It is a manifestation of Allah’s mercy that he raised the Holy Prophet as a mercy for all peoples of all times. “And We have sent thee not but as a mercy for all people.” (21:108)

Intercession by The Holy Prophet

There is no concept of atonement in Islam, as in Christianity. In the Quran, man has been repeatedly reminded that he will be certainly on his own and nobody would carry his cross. “A warn-

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ing to man, To him among you who wishes to advance or hang back. Every soul is pledged for what it has earned." (74:37-8) "And no soul acts but only against itself; nor does any bearer of burden bear the burden of another." (6:165) "And no burdened *soul* can bear the burden of another; and if a heavily laden *soul* calls another to *bear* its load, naught of it shall be carried by *the other*, even though he be a kinsman." (35:19) "The day when wealth and sons shall not avail; But he *alone will be saved* who brings to Allah a sound heart." (26:89-90)

The Holy Prophet said, "O people of the Quraish, save yourself from the Fire. I cannot avail you against Allah. O Bani Abdul Mutalib, I cannot help against Allah. O Abbas bin Abdul Mutalib, I can be of no avail to you against Allah. O aunt of the Messenger of Allah, Safia, I would not be able to help you too against Allah. O daughter of Muhammad, Fatima, Take whatever you like from my wealth but I would not be of any avail to you against Allah."³ Another version is: "O Fatima, safeguard thyself against the Fire, for I can avail you nothing against Allah. I have ties of kinship with you, and these I shall continue to honor." "He who is slow in conduct will not make it proceed faster by the nobility of his birth."⁴

It is also in the Quran, "And fear the day when no soul shall serve as a substitute for another soul at all, nor shall intercession be accepted for it, nor shall ransom be taken from it, nor shall they be helped." (2:49,124) "And warn them of the Approaching Day, when the hearts will reach to the throats while they will be full of suppressed grief. The wrongdoers will have no loving friend, nor any intercessor whose *intercession* will be complied." (40:19) "O ye who believe! spend out of what We have bestowed on you before the day comes wherein there shall be no buying and selling, nor friendship, nor intercession;" (2:255) "And warn thereby those who fear that they shall be gathered to their Lord, that they shall have no friend nor intercessor beside Him, so that they may become righteous." (6:52) "So the intercession of intercessors will not avail them." (74:49) "Have they taken intercessors beside Allah?" Say, "Even if they have no power over anything and no intelligence?" Say, "All intercession rests with Allah." (39:44-5) "And those on whom they call beside Him possess no power of inter-

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cession but he who bears witness to the truth and they know *him*.” (43:87)

Allah, nonetheless, reserves the right to allow the chosen to intercede. “None shall have the power of intercession save he who has received a permission from the Gracious *God*.” (19:88) “They speak not before He speaks and they act *only* by His command. He knows what is before them and what is behind them, and they intercede not except for him whom He approves, and they act cautiously for fear of Him.” (21:28-9) “On that day intercession shall not avail *any person* save him in whose case the Gracious *God* grants permission and with whose word *of faith* He is pleased.” (20:110) “No intercession avails with Him, except for him about whom He permits *it*,” (34:24) “And how many an angel is there in the heavens, but their intercession shall be of no avail, except after Allah has given permission to whomsoever He wills and pleases.” (53:27) “Who is he that will intercede with Him except by His permission?” (2:256) In sum, intercession will be accepted only from those who are permitted by Allah and only on behalf of those who are eligible for it by their conduct. In fact, the meaning of the Arabic word “shafa” signifies closeness; of those who intercede with whom they do so and of those for whom they intercede with the intercessor.

It is in this context that there is room for intercession by the Holy Prophet. In fact, it is one of the five special favors bestowed by Allah on the Holy Prophet which made him unique among Prophets.³ Muslims are expected to pray for his intercession. The Holy Prophet said, “If any one says when he hears the call to Prayer: “O Allah, Lord of this perfect call and of the prayer which is established for all time, grant Muhammad the “wasilla” and excellency, and raise him up in a praiseworthy position which Thou has promised,” he will be assured of my intercession.”⁵ “For every prophet there was an invocation with which he appealed to Allah, and his invocation was accepted, but I kept my special invocation to intercede for the followers on the Day of Resurrection.”³ Another version adds, “And if Allah will, it (intercession) will reach those of my people who have died without associating anything with Allah.”⁴ The intercession is nevertheless marginal

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and individuals are not, in any way, absolved of the basic responsibility of right conduct. In response to a question by Abu Hurairah as to who was most deserving of his intercession on the Day of Resurrection, the Holy Prophet said, "The most deserving of my intercession is he who recites: 'There is none worthy of worship save Allah' in all sincerity with his heart and soul."³ The recital is thus not to be just verbal but with heart and soul and backed by deeds. This makes a very stringent condition indeed.

The Holy Prophet said, "Allah will gather people on the Day of Resurrection and they would be concerned about it. They would get a Divine inspiration about it, and would say: "If we seek intercession with our Lord, we may be relieved from the predicament of ours." They would go to Adam and explain Allah's favors on him and request him to intercede for them. He would, however, express his inability to do so on account of his own problems. He would recommend them to go to Noah, but he would also give them the same reply. He would, in turn, suggest that they better go to Abraham. In the same process, they would, turn by turn, go to Moses, Jesus and finally end up with me. I would ask the permission of my Lord and this will be granted to me and when I see Him, I would fall down in prostration, and He would leave me thus as long as He would wish, and then it would be said, "O Muhammad, raise your head, and say and you would be heard; ask and it would be granted; intercede and intercession would be accepted." Then I would raise my head and extol my Lord with the praise which my Lord would teach me. I would intercede, but a limit would be set for me. I would bring them out from the Fire and make them enter Paradise. I shall then return and fall down in prostration and Allah would leave me as long as He would wish to leave me. It would be said: "Rise, O Muhammad, say and you would be heard; ask and you would be conferred; intercede and intercession would be granted." I would raise my head and extol my Lord with praise that He would teach me. I would then intercede and a limit would be set for me. I would bring them out of the Fire and make them enter Paradise. This will be repeated till I would say: "O my Lord, none has been left in the Fire, but those restrained by the Holy Quran, i.e. those who were eternally doomed."⁴

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In religion nominal relation, be that of a family member as close as daughter or son, does not help. This is what the Holy Prophet advised his own daughter. This was amply demonstrated in the case of Prophet Noah and his son, as is explained in the Quran. At the time of the Deluge, Prophet Noah invited his son to embark with them and not be among the disbelievers. He, however, argued that he would take refuge on a mountain. Prophet Noah warned him against it, but he did not listen and was drowned along with others. Moved by paternal love, Prophet Noah cried unto his Lord and said, "My Lord, verily my son is of my family, and surely, Thy promise is true, and Thou art the Most Just of the judges." He (Allah) said, 'O Noah, he is surely not of thy family; he is indeed a man of unrighteous conduct. So ask not of Me that of which thou has no knowledge. I advise thee lest thou become *one* of the ignorant." (11:46-7)

So is this for Muslims also. Being a Muslim in name would not automatically earn the Holy Prophet's intercession. The Holy Prophet said, "You will be gathered (on the Day of Resurrection) bare footed, naked, and uncircumcised (as Allah says): "As We began the first creation, so shall We repeat it." (21:105) And the first human to be dressed on the Day of Resurrection will be Abraham. Then will be brought some men of my followers who will be taken to the left (that is to the Fire), and I will say, "O Lord! My companions," whereupon Allah will say: "You do not know what they innovated in religion after you left them." I will then say as the pious servant, Jesus said, "And I was a witness over them as long as I remained among them, but since Thou didst cause me to die, Thou hast been the Watcher over them; and Thou art Witness over all things. If Thou punish them, they are Thy servants; and if Thou forgive them, Thou surely are the Mighty, the Wise." (5:118-9) I shall be told: "They continued to turn away on their heels since you parted from them."³

The concept of intercession by the Holy Prophet can be better understood from the analogy of students in educational institutions. There is generally a provision for what is often known as grace marks for those who may be failing by a small margin. This is for those who worked really hard, but for some reason did not

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the angels of mercy and angels of torment. The angels of mercy pleaded that he had come a penitent turning towards God; and the angels of torment contended that he had never done a good deed. Then there arrived an angel in human form and the contending angels agreed that he should be the arbiter between them. He directed them: "Measure the distance between the two lands. To whichever he is closer to that he belongs." So they carried out the measurement and he was found to be closer to the land whither he was bound. The angels of mercy thus took charge of him.³ Another version is that God directed the space on one side to expand and the space on the other to shrink, and then said: "Now carry out the measurement." It was found that he was closer to his goal by the width of a hand and was forgiven. The story brings out the importance of repentance and the real motive. This is why the Holy Prophet wanted the followers to look after their hearts.⁴

The motive, while it imparts virtue to an ordinary act, can detract from an apparently good deed. Allah says, "So woe to those who pray. But are unmindful of their Prayer. They like to be seen." (107:6-7) The Holy Prophet said, "He who acts so as to boast among people will have his defaults noised about, and he whose motive is to show off will be recompensed accordingly."³ "The first of men to be decided on the Day of Judgment will be a man who died as a martyr. He shall be brought and Allah will ask him to recount His blessings and he will recount them. Allah will say: "What did you do?" He will say: "I fought for Thee until I died as a martyr." Allah will say: "You have told a lie. You fought that you might be called a "brave warrior" and you were called so." Orders will be passed against him and he shall be dragged with his face downward and cast into Hell. Then will be brought forward a man who acquired knowledge and imparted it and recited the Quran. Allah will make him recount His blessings and he will recount them. Then Allah will ask: "What did you do?" He will say: "I acquired knowledge and disseminated it and recited the Quran seeking Thy pleasure." Allah will say: "You have told a lie. You acquired knowledge so that you might be called a "scholar," and you recited the Quran so that it might be said: "He

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is a Qari (the reciter of the Quran)," and such has been said." Then orders will be passed against him and he shall be dragged with his head downward and cast into the Fire. Then will be brought a man whom Allah had made abundantly rich and had granted every kind of wealth. He will be brought and Allah will make him recount His blessings and he will recount them. Allah will ask: "What have you done?" He will say: "I spent money in every cause in which Thou wished that it should be spent." Allah will say: "You are lying. You did that so that it might be said: He is a generous fellow and so it was said." Then he will be dragged with his face downward and thrown into Hell."⁴

Code of Conduct

Before the advent of Islam, all religions were region and time specific. In the absence of adequate transport and communication facilities, Allah raised His Messengers for specific regions and they addressed themselves to local problems of direct concern. Immediately before Islam, Judaism was basically meant to deliver the Sons of Israel from Pharaoh's tyranny and to give them religious freedom. Since they had, in consequence of long oppression, lost self-confidence, one way of restoring it was to give them the formula of "Tit for Tat". Over time, this made them quite ferocious. Prophet Jesus was appointed to reform Judaism, as he said, "I am not come to destroy but to fulfil." (Matthew 5:16) "I am not sent but unto the lost sheep of the house of Israel." (Matthew 15:24) "For the son of man is come to save that was lost." (Matthew 18:11) The teaching of retaliation was never meant to make Israelites belligerent and aggressive. In order to remedy it, among other things, Christianity preached meekness and patience even in the face of inequity to the point of turning the other cheek. In normal situations, neither extreme approach would be desirable. Due to the temporary nature of the main emphasis of the teachings of older religions, Allah made no provision to protect and preserve even the originally revealed Books. Hence there was need for a religion which may cater to all normal as well as abnormal universal requirements and be of permanent nature.

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A Comprehensive, Universal and Eternal Message

The comprehensive, universal and eternal Message is to be found in Islam. Allah declares, "This day have I perfected your religion for you and completed My favor upon you and have chosen for you Islam as religion." (5:4) "And whoso seeks a religion other than Islam; it shall not be accepted from him and in the life to come he shall be among the losers." (3:86) "And We have not sent thee but a bearer of glad tidings and a Warner for all mankind but most men know not." (34:29) "Say, 'O mankind! truly I am a Messenger to you all from Allah to Whom belongs the kingdom of the heavens and the earth.'" (7:159) "And We have sent thee not but as a mercy for all peoples." (21:108)

The basic teachings of Islam have been enshrined in the Quran. "A Messenger of Allah, reciting unto them the pure scriptures. Therein are lasting commandments." (98:3-4) The promise and the means of providing protection to the Quran have been mentioned above. However, the possibility of Muslims ignoring its teachings and throwing them behind their backs was not ruled out. This was, in fact, foretold in the Quran, "And the Messenger will say, 'O my Lord, my people indeed treated this Quran as a discarded *thing*.'" (25:31) The Holy Prophet also mentioned this by saying, "A time will come when nothing will be left of Islam except its name, and nothing will be left of the Quran except its words. The mosques of the people of that time will be full of worshippers but devoid of guidance. The religious scholars of that time will be the worst creatures on earth."¹⁰ "Islam will become like an old cloth and none will know what is fasting, Prayer, sacrifice and charity. The Quran will disappear overnight and a single verse of it will be left on earth. A few groups of Muslims will be left whose elders will say, 'We had heard our ancestors say this Kalima; There is none worthy of worship save Allah-and we also used to say like that.' Something was mentioned to the Holy Prophet and he said, 'This will happen when knowledge will disappear.'" Zia bin Labeed, who reports this, said, "How will knowledge disappear when we recite the Quran and will teach

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it to our children till the Day of Judgment?" The Holy Prophet said, "Woe to you! I thought you to be the wisest man of Medina. Were not Jews and Christians reading the Torah and the Bible, but did not know what was contained in them?"⁶ "A time will come over men when the steadfast among them in his religion shall be like him who holds a live coal in hands."⁷ "Soon you will be followed by other groups, as people throng on the food utensil." A person suggested to the Holy Prophet that it might be that Muslims would be in minority. He said, "You will be in large numbers, but would be like foam on sea. Allah will take away your fear from the hearts of your enemy." Some one asked, "Why this slackness and lethargy?" The Holy Prophet said, "Because of love for the world and fear of death."⁵ "If my followers acquire fifteen traits, calamities will befall them." When asked about these, he said, "When war spoils will become wealth. Trust will be treated like war spoils. The Zakat will be deemed a penalty. A husband will obey his wife, but disobey his parents. Moreover, he will be loyal to his friend, but unjust to his father. There will be uproar in mosques. The leaders will be the worst of the people. A person will be respected as a safeguard against his damage. Wine will be drunk and silk worn. Female singers and musical instruments will be moved around. Late comers among the followers will curse the earlier generations. This will be the time for punishment to be inflicted on them."⁷ "People will swarm on you like the hungry on the plate." A person said that perhaps that would be because we will be a few in that age. The Holy Prophet said, "No. You will be many but like foam on the river. Allah will take away your awe from the heart of your enemy and you will become lethargic." When asked about the nature of lethargy, the Holy Prophet said, "Love for the world and fear of death." What to do in that situation? "Stay at home, hold your tongue, do what is good according to faith, give up bad things, take good care of yourself and do not worry about others."⁵ In terms of stages and period of deterioration, "Each period will be of forty years. My and my Companions' period is of those who possess knowledge and faith. The second period is of those who are righteous. Thereafter, it will be free-for-all and slaughter all around. Seek protection against that."⁶

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Renaissance of Islam

A promise of renaissance of Islam was also held out. It is in the Quran: "He it is Who has raised among the Unlettered people a Messenger from among themselves who recites unto them His Signs, and purifies them, and teaches them the Book and wisdom, although they had been, before, in manifest misguidance; And *among* others from among them who have not yet joined them. He is Mighty, the Wise. That is Allah's grace; He bestows it on whom He pleases; and Allah is the Master of immense grace." (62:3-5) When this verse was revealed, the Companions were naturally very anxious to know who these later people were. The Holy Prophet patted the shoulder of Salman of Persia and said, "It will be the people of Persia who will bring faith back, even if it had ascended to the Pleiades."³ The Holy Prophet said, "Allah will raise at the head of every century, from among His believers, who would do periodic cleansing of the faith and revive the true spirit of Islam."³ "How can those people be ruined who have me at the beginning and the Messiah at the end?"⁶

The Holy Prophet has given graphic descriptions of the circumstances in which the renaissance of Islam was to take place and here is a sample: Nawas ibn Sama'an relates that the Holy Prophet mentioned the anti-Christ one morning and represented him so little and also so great that we thought that he might be already present in some date-palm garden close by. When we returned to him he might have perceived our perplexity and asked us: "What are you worried about?" We said: "Messenger of Allah, you talked about the Anti-Christ this morning and belittled him and also represented him as great till we believed that he might be present in one of the date-palm gardens." He said: "It is something beside the Anti-Christ that makes me afraid with regard to you, I am not afraid for you in respect of the Anti-Christ. Should he appear while I am among you I will be your defender against him, but should he appear when I am not among you then every one of you must look after himself. Allah will be guardian over every Muslim in my place. He will be rough haired youth and one of his eyes will lack sight. I find that he might resemble

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Uzza ibn Qatan. He who encounters him from among you should recite to him the opening verses of Sura Al-Kahf (Chapter 18). He will emerge from the road between Syria and Iraq and will carry sword and shed blood right and left. Then remain steadfast, ye servants of Allah." We asked him: "Messenger of Allah, how long will be his stay in the earth?" He answered: "Forty days. One of his days will be like a year, one of his days will be like your average days." We asked: "Messenger of Allah, on this day which will be like a year will it suffice for us to observe the five Prayers in one day?" He answered: "No. You should make an estimate of the passage of time." We asked: "Messenger of Allah, what will be the speed of his movement in the earth?" He answered: "Like a cloud which is being driven by the wind. He will arrive among a people and will call them to this obedience and they will respond to him and believe in him. He will command the sky and it will send down rain on the people. He will command the earth and it will produce pasture for them and their cattle will come back to them in the evening with high humps, full udders and fat sides. Then he will arrive among a people and will call them to his obedience, but they will reject his call and he will turn away from them. They will be afflicted with drought and famine and will become destitute. He will pass through desert places and will call on them to put forth their treasures and their treasures will follow him like bees. He will then call a man in the glow of youth and will strike him with his sword and cut him into two pieces which will be separated from each other the length of an arrow. He will then call him and he will obey with a cheerful and smiling face.

While he is in the middle of this, Allah, the Exalted, will raise the Messiah, son of Mary, who will arrive close to the white minaret in the East of Damascus, wearing two saffron-colored garments, his hands resting on the wings of two angels. When he bends his head, drops of water shining like silver will fall from it and when he raises it, there will be drops like pearls falling from it. A non-believer who is touched by his breath will expire and his breath will reach as far as his look. He will pursue the Anti-Christ and will encounter him at the gate of Lud and will slaughter him. The

Messiah will then come to people whom God had shielded from the Anti-Christ. He will wipe away the dust from their faces and will inform them about grades in Paradise. While he will be so occupied, Allah, the Exalted, will send revelation to him: "I have created some people whom no one will be able to fight and withstand. Therefore, lead these, My servants, to Mount Sinai." Allah will then raise Gog and Magog and they will spread out leaping across every barrier of land and sea (21:97). Their advance groups will pass over Lake Tabariah and drink up all its water and when its rear groups pass near it they will say: "At one time there used to be water here." The Prophet of Allah, the Messiah and his companions will be beleaguered till a calf's head will appear better to them than a hundred dinars appear to you today.

Then the Prophet of Allah, the Messiah, and his companions will turn to Allah, the Exalted, and will supplicate Him so that Allah will create a germ in the necks of the people of Gog and Megog in consequence of which they will all die suddenly one day. Thereafter, the Prophet of Allah, the Messiah, and his companions will descend from the Mount, but will not find a hand's breadth of space free from the corpses of the followers of Gog and Magog and their stink. Then the Prophet of Allah, the Messiah, and his companions will supplicate Allah, the Lord of Honor, and He will send birds like the necks of Bukhti camels, which will carry the corpses and drop them wherever Allah wills. Then Allah will send down rain whereby every dwelling, whether made of clay or of hair, will be cleansed and become like a mirror. Then the earth will be commanded to produce its fruits and to regain its blessing, so that a whole group of people will be filled by eating of one pomegranate and will be able to take shelter under the shade of its leaves. Milk will be so blessed that the milk of one she-camel will suffice for a large company and that of a cow will suffice for a tribe and that of a goat for a family. While they are in this condition, Allah will send a pure breeze which will strike them below their armpits, whereby the soul of every believer and Muslims will pass into the custody of Allah and only the worst of the people will be left whose men will consort openly with women like donkeys and the Judgment will be held.¹⁴

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The Holy Prophet, after giving the physical description of the Messiah, said, "He will break the Cross, kill the swine, suspend Jazia and wipe out all religions except Islam."⁵ "From your Khalifas there will be one in the latter days who will distribute wealth without counting."⁴ He will restore the old glory of Islam so much so that it will become difficult to distinguish between the two periods. The Holy Prophet said, "The example of my people is like rain about which it is not clear whether its earlier part is better or the later one."⁷

The Nature and Objective of the Code

For guidance, Allah has prescribed a comprehensive code of conduct catering to the composite nature of man; his physical, spiritual and psychological make up, which are inter-related, and his interaction with the social and physical environment. The code is all-embracing from the means of attaining the sublime status of communion with Allah down to the most trivial matters like personal hygiene. Even cleanliness has become an important part of faith for its subtle relationship with human emotions.

The basic mission of the Holy Prophet has been summed up in the Quran: "Verily, Allah has conferred a favor on the believers by raising among them a Messenger from among themselves, who recites to them His Signs, and purifies them and teaches them the Book and Wisdom; and before that they were surely in manifest error." (3:165) "He it is Who has raised among the Unlettered *people* a Messenger from among themselves who recites unto them His Signs, purifies them, and teaches them the Book and wisdom, although they had been, before, in manifest misguidance;" (62:3) "And remember the favor of Allah upon you and the Book and the Wisdom which He has sent down to you, whereby He exhorts you."⁸ (2:232) "And thus have We made you an exalted nation, that you may be guardians over men, and the Messenger of God may be a guardian over you." (2:144)

Supererogatory Conduct

There are indications of the minimum required of every Mus-

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lim along with the supererogatory, the latter carrying corresponding reward. "And whoso does good beyond what is obligatory, surely then, Allah is Appreciating, All-Knowing." (2:159) For instance, five Prayers a day in the prescribed manner and timings, are compulsory and there is no exemption but in a very few situations; these too have been indicated by Allah Himself. Even a sick Muslim must offer them, though some relaxation has been given in the prescribed physical movements, in case he is unable to perform them. Besides, the Holy Prophet frequently offered voluntary prayers and urged Muslims to follow him. In order to underline their importance, the Holy Prophet said, "Allah prepares a house in Paradise for every Muslim who offers twelve 'rakas' of voluntary prayer every day beyond that which is prescribed."⁴ Of special merit is the voluntary prayer at night. The Holy Prophet said, "The best month for fasting next after Ramadhan is Muharram, and the best prayer next after the prescribed prayer is the prayer at night."⁴ Hadhrat A'isha, the Holy Prophet's wife, said, "The Holy Prophet slept during the early part of the night and stood in prayer during the latter part." "This would be a long prayer for the Holy Prophet."³

The special virtue of voluntary night prayer has been extolled in the Quran. "And wake up for it (the Quran) in *the latter part of the night* as a supererogatory service for thee. It may be that thy Lord will raise thee in an exalted station." (17:80) "Their sides keep away from their beds; *and* they call on their Lord in fear and hope." (32:17) "Stand up *in Prayer* at night except a small portion thereof-Half of it, Or make it a little less than that, or make it a little more than that-and recite the Quran slowly and thoughtfully. Verily, We are charging thee with a weighty Word. Verily getting up at night is the most potent means of subduing the self and most effective in respect of words *of prayer*." (73:3-7) "They used to sleep but a little of the night." (51:18)

The Holy Prophet said, "Our Lord, the Blessed, the Superior, comes down every night on the nearest Heaven to us during the last third of the night and He says: "Who invokes Me so that I may respond to his invocation? Who asks Me for something so that I may give him his request? Who seeks My forgiveness, that

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I may forgive him?"³ "On the Day of Judgment, the first thing to be taken up for reckoning will be Prayer. Allah will order angels to check how the person performed Prayer, whether it was perfect or imperfect. If it was in the latter category, He would ask them to see if there is any balance in account in his supererogatory prayers. Any positive balance in that account will be set against the deficiency in Prayer."⁵ Thus supererogatory good deeds will help in making up deficiency in discharging compulsory duties.

Similarly, doing no harm to others is the minimum expected of a Muslim and doing good to others marks a higher stage, depending on the nature and extent of benevolence. Muslims are reminded, "You are the best people raised for the good of mankind, you enjoin what is good and forbid evil and believe in Allah." (3:111) Losers are those who do not, "Do good works, and exhort one another to *accept* truth, and exhort one another to be steadfast." (103:4) "And every one has a goal which dominates him; vie, then, with one another in good works." (2:149) A person would be more persuasive, if his words are supported by his own practical example. "Do you enjoin others to do what is good and forget your own selves?" (2:45) "O ye who believe! why do you say what you do not do? Most hateful is it in the sight of Allah that you say what you do not do." (61:3-4)

As to the reward for supererogatory deeds and virtues, the Holy Prophet said, "Allah says, 'Whoever is at enmity with one whom I befriend should beware of having to do battle with Me. When a servant of Mine seeks to approach Me through that what I like best out of what I have made obligatory upon him, and continues to advance towards Me by dint of voluntary effort beyond the prescribed then I begin to love him. When I love him, I become his ears of which he hears, and his eyes with which he sees and his hands with which he grasps and his feet with which he walks. When he asks Me I bestow upon him and when he seeks protection I protect him.'"³

For the Sake of Allah

Allah is the heart of Islam around which revolve all its teach-

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ings. The unifying theme is that Muslims should always seek Allah's pleasure as their ultimate goal. "Say, 'My prayer and my sacrifice and my life and my death are all for Allah, the Lord of the worlds.'" (6:163) "And of men there is he who would sell himself to seek the pleasure of Allah; and Allah is Compassionate to *His* servants." (2:208) "Muhammad is the Messenger of Allah. And those who are with him are hard against the disbelievers, tender among themselves. Thou seest them bowing and prostrating themselves *in Prayer*, seeking grace from Allah and His pleasure." (48:30) "And they were not commanded but to serve Allah, being sincere to Him in obedience and being upright, and to observe Prayer and pay the Zakat. And that is the religion of *the people* of the right path." (98:6) "Thereby Allah guides those who seek His pleasure on the paths of peace, and leads them out of every *kind of* darkness into light by His will, and guides them to the right path." (5:17) "Allah is well pleased with them, and they are well pleased with Him. They are Allah's party." (58:23) "And keep thyself attached to those who call on their Lord, morning and evening, seeking His pleasure; and let not thy eyes pass beyond them, seeking the adornment of the life of the world;" (18:29) "Allah will say, 'This is a day when only the truthful shall profit by their truthfulness. ... Allah is well pleased with them and they are well pleased with Him; that is the great triumph.'" (5:120) "Allah has promised to believers, ... And the pleasure of Allah is the greatest of all. That is supreme triumph." (9:72) "Their reward is with their Lord. ... Allah is well pleased with them and they are well pleased with Him." (98:9) "And thou, O soul at peace! Return to thy Lord well pleased with Him and He well pleased *with thee*. So enter thou among My chosen servants," (89:28-30)

Charity is the hallmark of Islamic teachings and this should be motivated only by the desire to seek the pleasure of Allah. This will be discussed in depth later under the relevant chapter. However, a Quranic verse may be cited here. "Who gives his wealth to become purified. And he owes no favor to any one, which is to be repaid, Except *that he gives wealth to seek* the pleasure of his Lord, the Most High. And soon will He be pleased *with him*." (92:19-22)

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According to the Holy Prophet, Allah said, "For those who love one another for My glory, there will be columns of light that will be the envy of the Prophets and Martyrs."⁷ "Allah has announced: It becomes incumbent upon Me to bestow My love on those who love one another for My sake, meet one another for My sake, visit one another for My sake and spend for My sake."⁹ "Allah does not accept an act unless it is exclusively meant to seek His pleasure."⁸ "Who loves for Allah and hates for Allah, grants for Allah and withholds for Allah, completes the faith."²⁶

The principle of "Love for the sake of Allah and hatred for the sake of Allah" gives a new dimension to human conduct and social relations. It provides the most enduring and equitable basis which transcends ulterior motives, vested interests and impulsive reactions which, in turn, are anchored in emotions which can be quite fickle.

Cognizance of Overt Conduct

Only Allah knows the real state of hearts and motives. Ordinary mortals have no access to them. Therefore, in the life before death, people are to be judged in respect of their overt conduct. "But if they repent and observe Prayer and pay the Zakat, then leave their way free. Surely, Allah is Most Forgiving, Merciful." (9:5) "O ye who believe! when you go forth in the cause of Allah, make proper investigation and say not to anyone who greets you with the greeting of peace, 'Thou are not a believer.'" (4:95)

The Holy Prophet said, "I have been commanded that I should continue to fight till the enemy bear witness that there is none worthy of worship save Allah and that Muhammad is His Messenger, and observe Prayer and pay the Zakat. When they do that they will have secured their lives and their properties against me, subject to their obligations under Islam, and they will be accountable to Allah."³ "He who affirms that there is none worthy of worship save Allah and rejects all that is worshipped beside Him secures his life and property and is accountable only to Allah."⁴

Hadhrat Umar is reported to have said, "In the time of the Holy Prophet people were called to account through revelation.

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Now revelation has been cut off and we shall call you to account on the basis of your overt acts. So that whoever displays to us good we shall confirm it and accept it and we shall not inquire into his secret conduct; Allah will call him to account for that; but whoever displays to us evil we shall not uphold it and shall not accept it, even if he protests that there was good in his heart."³

Miqdad ibn Aswad relates, "I asked the Messenger of Allah: Tell me, if I am fighting a pagan and he cuts off one of my hands with his sword and then takes shelter behind a tree and says: I submit to Allah; shall I kill him after he has said this? He said, 'No. Do not kill him.' I expostulated: 'Messenger of Allah, even after he cuts off my hands and thereafter says this?' He said, 'Do not kill him, for if you kill him, he will be in the position in which you were before you killed him, and you will be in the position in which he was before he uttered the words that he did utter.'"³

The importance of overt conduct was beautifully demonstrated by a telling incident during the life of the Holy Prophet. Usama ibn Zaid relates, "The Holy Prophet sent us on a scouting expedition to Huraqah, and we arrived at its springs in the morning. A man of Ansars (helpers) and I came upon one of their men and, when we had covered him, he called out: "There is none worthy of worship save Allah." On this the Ansar held back, but I finished him off with my spear. When we returned to Medina, this came to the knowledge of the Holy Prophet. He asked me: 'Usama, did you kill him after he had affirmed: There is none worthy of worship save Allah?' I said: 'Messenger of Allah, he made the affirmation only to save himself.' He said again: 'Did you kill him after he had affirmed: There is none worthy of worship save Allah?' He went on repeating it till I wished I had not accepted Islam before that day."³ Another version is that at the end, the Holy Prophet said, "Why did not you cleave his heart to discover whether he had said it from his heart or not?" According to yet another indirect account of the incident, Jundub ibn Abdullah related that at the end the Holy Prophet said: 'When the Day of Judgment comes, what will you do to this: There is none worthy of worship save Allah?' He said: "Messenger of Allah pray for forgiveness for me." The Holy Prophet repeated it thrice."⁴ Usama

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says, "After hearing the Holy Prophet, I do not fight a person who declares: There is none worthy of worship save Allah."¹⁷

In another incident, Khalid bin Walid killed some people in confusion of communication. He was sent to Bani Jazima and he offered them Islam. Instead of saying they accepted Islam-"Aslamna", they said, "Sabana, Sabana"-We have given up our faith or changed our faith. In those days, the enemies of Islam used to call Muslims "Sabies-those who give up their faith or change their faith" in a rather derogatory manner. Khalid perhaps took offence to that and not only killed those who were in his charge, but also directed others to do so. They, however, refused to comply without seeing the Holy Prophet. When they reported it to the Holy Prophet, he raised his hands and twice said, "O Allah! I have nothing to do with this act of Khalid."³

On another occasion, Hadhrat Ali sent some gold from Yemen and the Holy Prophet distributed it among four persons. A person felt aggrieved and said to the Holy Prophet, "O Messenger of Allah, fear God." The Holy Prophet said, "Woe to you, I fear God more than any one on earth." With this that man left, but Khalid bin Walid sought permission to kill him for this impudence. The Holy Prophet said, "He may be saying Prayer." Khalid said, "There may be some who say Prayer but their tongue belies their heart." The Holy Prophet said, "I have not been ordered to pry into peoples' hearts and cut open their stomachs."³

The war spoils of Hunain were all distributed, but there were some who remained unsatisfied and mobbed the Holy Prophet. One of them charged him of injustice in distribution. The Holy Prophet said, "Woe to you. If I can be unjust, then there can be no one on the face of earth who can be just." This insolence on his part so enraged some believers present there that they sought permission from the Holy Prophet to kill him. "No," said the Holy Prophet. "If he observes our laws and commits no visible offence, how can we kill him?" They countered by saying, "But when a person says and does one thing, but believes and desires quite another, would he not deserve to be treated accordingly?" The Holy Prophet said, "God has not charged me to pry into peoples'

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hearts and cut open their stomachs.”³ It should not be difficult to imagine disorder that would ensue, if people were to arrogate to themselves the power of knowing what is in the mind of others, which would be nothing but suspicion, and act accordingly.

Abdur Rehman reports that the Holy Prophet sent a contingent to fight a tribe. He rushed, leaving his companions behind, and was greeted by cries of the people. He suggested to them to save themselves by reciting the Kalima and this they did. His companions were very annoyed, as this deprived them of war spoils. On return, when this was reported to the Holy Prophet, he called Abdur Rehman, praised him and said, “Allah has regraded you for each person so much.” He forgot the number mentioned by the Holy Prophet. Abdur Rehman requested the Holy Prophet for a letter of appreciation which he got it written, sealed it and delivered to him there and then.⁵

Complete Devotion

Once a person accepts Islam, complete devotion is expected without any mental reservation of any kind and only that is going to help that person reap the benefits of faith. In fact, the very name Islam means complete submission and a Muslim is one who submits himself wholeheartedly to Allah. “O ye who believe! come into submission wholly and follow not the footsteps of Satan; surely, he is your enemy.” (2:209) “So remember the name of thy Lord, and devote *thyself* to Him with full devotion.” (73:9) “Nay, whoever submits himself completely to Allah, and is the doer of good, shall have his reward with his Lord. No fear *shall come* upon such, neither shall they grieve.” (2:113) “And who is better in faith than he who submits himself to Allah, and he is a doer of good, ...?” (4:126) “And he who submits himself *completely* to Allah, and is a doer of good, has grasped a strong handle. And with Allah *rests* the end of all affairs.” (31:23) “But if they dispute with thee, say, ‘I have submitted myself to Allah, and *also* those who follow me.’” (3:21) “Their flesh reaches not Allah, nor their blood, but it is your righteousness that reaches Him.” (22:38)

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Importance of Knowledge

Complete devotion and submission can proceed only from firm conviction which, in turn, is to be based on a thorough knowledge of the rationale of the commandments, apart from the inherent belief in Allah. Islam is unique in providing the rationale of every basic commandment. It not only gives the explicit reasons, but also encourages its followers to reflect on various problems to further their understanding. "Thus does Allah make His commandments clear to you that you may reflect, Upon this world and the next." (2:220-1) In the Quran, Allah has addressed so many things specifically to "men of understanding", even though, in basics, Islam is very simple and easy to understand and follow. This finds mention in numerous verses of the Quran. (2:180,198,270, 3:8,191, 12:112, 13:20, 14:53, 38:30,44, 39:10,18, 65:11, 89:6) Some of these have already been mentioned. Here are the others. "And there is life for you in *the law of retaliation*. O men of understanding, that you may enjoy security." (2:180) "And furnish yourselves with *necessary* provision, and surely, the best provision is righteousness. And fear Me alone, O men of understanding." (2:198) "He grants wisdom to whom He pleases, and whoever is granted wisdom has indeed been granted abundant good; And none would be reminded except those endowed with understanding." (2:270) "And none knows its *right* interpretation except Allah and those who are firmly grounded in knowledge; they say, 'We believe in it; the whole is from our Lord'-And none heed except those gifted with understanding." (3:8) "Allah bears witness that there is no God but He-and *also do* the angels and those possessed of knowledge-Maintainer of justice; there is no God but He, the Mighty, the Wise." (3:19) "In the creation of the heavens and the earth and in the alternation of the night and the day there are indeed Signs for men of understanding;" (3:191) "Say, 'The bad and good are not alike, even though the abundance of the bad may cause thee to wonder. So fear Allah, O men of understanding, that you may prosper.'" (5:101) "Is he, then, who knows that what has been revealed to thee from thy Lord is the truth, like one who is blind? *But* only those gifted with under-

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standing will reflect." (13:20) "This is a sufficient admonition for mankind *that they may benefit by it*, and that they may be warned thereby, and that they may know that He is the only One God, and that those possessed of understanding may ponder." (14:53) "And these are similitudes which We set forth for mankind, but only those understand them who have knowledge." (29:44) "Only those of His servants who possess knowledge fear Allah." (35:29) "And We bestowed on him (Job) his family and many more with them, *by way of mercy from Us*, and as a reminder for men of understanding." (38:44) "Say, 'Are those who know equal to those who know not?' Verily, only those endowed with understanding will take heed." (39:10) "Who listen to the Word and follow the best thereof. It is they whom Allah has guided, and it is they who are men of understanding." (39:19) "So fear Allah, O men of understanding, who have believed, Allah has indeed sent down to you a Reminder." (65:11) "Is there *not* in it a strong evidence for a man of understanding?" (89:6)

The Quran has indicated seven basic characteristics of men of understanding: "Is he, then, who knows that what has been revealed to thee from thy Lord is the truth like one who is blind? *But* only those gifted with understanding will reflect: Those who fulfil Allah's pact and break not the covenant; And those who join what Allah has commanded to be joined, and fear Lord, and dread the evil reckoning; And those who persevere in seeking favor of their Lord, and observe Prayer and spend out of that with which We have provided them, secretly and openly, and repel evil with good. It is these who shall have the best reward of the *final* Abode-Gardens of Eternity." (13:21-4)

It should be obvious that Islam is not just a set of mere superficial rites and rituals, but is impregnated with a deep philosophy in every instruction, which is expected to be carried out with wisdom. The spirit or motivation is of crucial importance in Islam as has been pointed out earlier. This, in turn, pre-supposes not any simple knowledge, but a deep understanding, extensive as well as intensive, of a large variety of subjects. First, as Allah's vicegerent on earth, man must know all His attributes which he is required to reflect in his life. Second, many spiritual concepts are difficult to

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conceive, much less perceive, without due acquaintance with the physical phenomena around. This is also necessary to gain command over natural resources, so as to make life in the Here less onerous, and to develop the capacity to discharge many obligations towards God and society imposed on Muslims. Third, it is difficult to act with wisdom unless one has a full grasp of human nature; how and why people act in different situations and what will be the most appropriate approach in a given situation, if the basic purpose is not only to stop evil, but also to spread virtue. Finally, in the whole process, proper knowledge of the Quran, Sunnah, Sayings of the Holy Prophet, and Islamic history is an essential pre-requisite. This is quite a formidable task.

The incentive to seek knowledge is, "Allah will exalt those who believe among you, and those to whom knowledge is given, to degrees of rank." (58:12) The Holy Prophet said, "A learned one is as much above a worshipper as I am above the least of you; Allah, His angels and all those in the heaven and the earth, even ants in their heaps and the fish in the water, call down blessings on those who instruct people in beneficent knowledge." "A learned one is superior to a worshipper as the moon is superior to all the planets. The divines are heirs of the Prophets and the Prophets do not leave an inheritance of dirhems and dinars, but only of knowledge. He who acquires knowledge acquires a vast portion." "Whoso seeks knowledge, it will be an atonement for him for what is past."⁷ "One learned person is stronger against Satan than a thousand pious men."⁶ "Whom Allah wants to do a favor, He grants him an understanding of religion."⁴ "This world is accursed and so is all that is in it save only the remembrance of Allah and that which pleases Allah and the learned and the scholars."⁷

The Holy Prophet, indicating extreme difficulties in future, said, "A person will be a believer in the morning but become a disbeliever in the evening, except that whom Allah may keep alive with knowledge."⁶ "Allah will not roll up knowledge by withdrawing it from people, but will put it out of reach through the death of divines and with the result that when there are no divines, people will adopt the ignorant as their leaders and will ask them for guidance and they will render their opinion without

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knowledge. They will be astray themselves and will lead others astray." "Among the signs of the Day of Judgment is that knowledge will disappear and ignorance will prevail."³ "And their imams (leaders) do not give judgment about Allah's Book and behave arrogantly in regard to what Allah has sent down, but Allah brings upon them the calamity they have engendered."¹²

The knowledge about worldly matters, especially about nature, is expected to facilitate understanding of spiritual phenomena. The Quran has repeatedly drawn attention to the physical world to explain many subtle spiritual concepts. Perhaps the most important and difficult for an ordinary man to grasp is the life after death. The Quranic explanation in this respect with reference to nature has been cited earlier, but one verse is worth repeating. "Look, therefore at the marks of Allah's mercy; how he quickens the earth after death. Verily, the same *God* will quicken the dead, for He has power over all things." (30:51)

The crucial importance of the Quran as the primary source of knowledge and guidance has already been mentioned. For spreading the knowledge of the Quran, Hadhrat Umar had instituted stipends. When he wrote to officials in this regard, one of them expressed the fear that people might learn the Quran for the sake of stipend. He replied, "While giving the stipend take into account the position of the recipient and his interest in the Quran."²⁷

Milieu for Conduct

An important feature of the Islamic code of conduct is that where it urges good deeds, it creates a milieu which may facilitate its performance. As for prohibitions, they are to be avoided altogether. The Quranic advice is, "These are the limits fixed by Allah, so approach them not." (2:188) Not only these are explained in unambiguous terms, but also include even the initial moves and preliminaries. Extra caution is advocated about them in order to preclude the risk of the slightest slippage. In case of doubt, Muslims are expected to err on the side of safety rather than risking the least violation.

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The Holy Prophet said, "That which is lawful is clear and also which is unlawful and between the two is that which is doubtful of which most people are not aware. He who keeps off the doubtful secures his faith and honor, but he who falls into the doubtful falls into the unlawful, like a shepherd who grazes his flock in the vicinity of a protected pasture and runs the risk that some of his flock might stray into the pasture. Mind, every king has a pasture. Beware, Allah's pasture is that which He has forbidden."³ "Leave alone that which involves thee in doubt and adhere to that which is free from doubt, for truth is comforting, falsehood is disturbing."⁷ Psychologically, it is easier to save oneself by not being exposed to temptation than to resist the temptation after a point of no return.

The above principles can be better understood with specific examples, two each from do's and don'ts respectively. In the first category, the most important are Prayer (Salat) and the Zakat which have been frequently mentioned together in the Quran.

Prayer-Salat

Prayer is the principal means of establishing, maintaining, and strengthening communion with Allah. In its highest expression Prayer itself constitutes an experience of communion with Him. Proper performance of it demands spiritual, mental and physical discipline. "Recite that which has been revealed to thee of the Book and observe Prayer. Surely, Prayer restrains one from indecency and manifest evil, and remembrance of Allah indeed is the greatest *virtue*. And Allah knows what you do." (29:46) There is generally a call for Prayer and its very wordings are a reminder of the purpose of Prayer. Before standing for Prayer, it is necessary to ensure that one is clean in body and clothes and even the place where Prayer is to be said. The exposed parts of the body have to be washed before every Prayer. This apparently physical act is, in fact, the first step for mental preparation for Prayer. Further, there is a supplication in which one offers oneself for Prayer only for the sake of Allah. During Prayer, a portion of the Quran, besides

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the First Chapter of the Quran, is recited, loudly for some specific Prayers, along with mentioning various attributes of Allah. In so doing, there should be complete concentration, as if one is in the presence of the Almighty. There should be no unnecessary movement of limbs. Even eyes are not allowed to wander around. The physical movements of Prayer combine all forms of maintaining a humble posture before a respected one. These are: standing with arms folded on the chest, bowing, prostrating and sitting on folded knees. The physical movements and the words of Prayer have been prescribed by the Holy Prophet. The wording has to be in Arabic even for non-Arabs. Prayer can be offered at home, but the congregational Prayer offered in a mosque is preferable and this is to be a place exclusively for Prayer and other related religious activities, not permitting any shop talk. In that case, one person with requisite qualifications, in terms of knowledge of Quran and age, leads Prayer and others must follow him meticulously. The followers should stand shoulder to shoulder in straight lines and every one facing towards Ka'ba in Mecca. Prayer offers a specimen of discipline. All this inculcates humility. The heart of Prayer is the spirit in which this is offered. "Who sees thee when thou standest up *for Prayer*. And *Who sees* thy movements among those who prostrate themselves *before God*." (26:219-20) There are supplications to Allah to be made before entering a mosque and after leaving it.

The Holy Prophet said, "When you are engaged in Prayer you should realize that you see Allah. If this is not so, you should at least be conscious that Allah is watching you."³ "Prayer is light."⁴ "Tell me, if one of you had a stream running at his door and he takes bath in it five times every day, would any dirt be left on him. This is the case of five Prayers. Allah wipes out all faults in consequence of them."³ "For every Muslim who on the approach of the time of a prescribed Prayer makes his ablution carefully and thereafter bows and prostrates himself in Prayer with humility, this serves atonement for his past sins so long he avoids major ones; and this is for always." "When a Muslim makes his ablutions and washes his face the water carries away all sins commit-

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ted by his eyes, and when he washes his hands the water carries away all sins committed by his hands and when he washes his feet the water carries away all sins towards which he had walked, and he emerges cleansed of all sins.”⁴ “There is cure in Prayer.”⁶

Charity- Zakat

Prayer is an obligation to Allah but charity, of which the Zakat is the main formal form, is an obligation to society. This is discussed in detail in a subsequent section. Voluntary charity is strongly promoted by Islam. For voluntary charity resources are needed. This is dealt with threadbare later. In order to enable Muslims to spare something for this purpose at every income level however modest it may be, Islam preaches austerity and discourages all kinds of conspicuous consumption, be that in food, dress, utensils or housing. The Holy Prophet practiced what he preached and set a shining example for all times to come. His Successors meticulously followed him and the Companions were not to be left behind.

Intoxicants-Wine

Of the prohibitions, wine and woman may be mentioned as the prime examples. These have proved to be some of the most durable factors in human history and are today the hall marks of Western civilization. There is strict and total prohibition of intoxicants, typified by wine, in Islam and the rationale is clearly explained in the Quran. “They ask thee concerning wine and the game of hazard. Say, ‘In both there is great sin and also some advantages for men; but their sin is greater than their advantage.’” (2:220) “O ye who believe! wine and game of hazard and idols and divining arrows are only an abomination of Satan’s handiwork. So shun *each one of them* that you may prosper. Satan desires only to create enmity and hatred among you by means of wine and the game of hazard, and to keep you back from the remembrance of Allah and from Prayer. But will you keep back?” (5:91-2) The Holy Prophet said, “Do not drink wine. It is a key to

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all sins." "Avoid wine. Its sin embraces all sins as grape-vine spreads over other trees."⁶ "What intoxicates in large quantity is also forbidden in small quantity."⁵

Not only wine is not to be consumed Muslims have been advised to keep away from the feast where this may be served. The Holy Prophet said, "Any one who believes in Allah and the Day of Judgment should not sit on the dinning mate on which wine is served."⁷ According to Hadhrat A'isha, "The Holy Prophet delivered a sermon in which he prohibited trade in wine." "He who sells wine cleans the flesh of swine."⁵ After the prohibition, the Holy Prophet did not allow even the use of utensils which were previously used for drinking wine.³ Abu Talha informed the Holy Prophet that he had purchased wine for the orphans in his charge. He said, "Throw away the wine and break the utensils."⁷ "Wine is accursed in ten ways; it is an accursed stuff in itself, it is a curse for those who prepare it, get it prepared, sell it, buy it, its carrier, for whom it is carried, those who earn from it and those who serve it." "A regular drinker is like the one who worships idols." "He who drinks will not enter Paradise."⁶ Tariq bin Swueed Ja'fee enquired from the Holy Prophet about making of wine but he did not approve of it. He then said, "I make it to serve as a medicine." The Holy Prophet said, "It is not a medicine but a disease."⁴ A person informed the Holy Prophet that he came from a very cold country and they had to engage in very hard labor. To gain warmth and energy, people there made wine from wheat. The Holy Prophet enquired whether that intoxicated. When he replied in the affirmative, the Holy Prophet said, "You better eschew it." He was of the view that the people would not give it up. To this the Holy Prophet said, "In that case you fight them." Another person enquired from the Holy Prophet about the wine inherited by an orphan and his advice was to throw it away. Then he asked about its conversion into vinegar but the Holy Prophet disapproved it. "If a person makes an innocent child, who is not aware of what is permitted and what is prohibited, drink wine, it is incumbent on Allah to force him to drink the pus of the denizens of Hell."⁵

The question is not about the prohibition, which is as clear as day, but about what is wine. The Holy Prophet had foretold that a

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time was to come when people would try to use wine under other names.³ The concept is explained by the Arabic word "khamar" used in the Quran which simply means what covers (mind). Even so, this question was raised before and answered by the Holy Prophet himself. When asked about various kinds of wine then is use, the Holy Prophet said, "The wine is what intoxicates." "Every drink that intoxicates is forbidden." "Every intoxicant is forbidden." Hadhrat Umar has also given his concept of wine. He said, "The wine is what makes mind confused."³ The Holy Prophet also said, "An intoxicant that keeps you away from Prayer is forbidden."⁴ The Holy Prophet prohibited every thing that intoxicates or is "moftar" that brings lethargy.⁵ In fact, in Islam wine has been used as a generic name for all kinds of intoxicants and a truly Islamic society is expected to be totally free from all sorts of drugs, mild or hard. The Holy Prophet said, "Every intoxicant is "Khamar" and every intoxicant is forbidden."⁴

Adultery

The Holy Prophet said, "Wine combines all vices and woman is Satan's snare."³ In Islam there is absolutely no room for pre-marital or extra-marital relations. Adultery has also been strictly prohibited by other religions, but Islam closes the door on it by prohibiting even the preliminaries and situations with the remotest possibility of temptation. The stress is on to eschew all of them. "And come not near adultery; surely it is a foul thing and an evil way." (17:33) True believers are those who, among other things, "And who guard their chastity-Except from their wives or what their right hands possess for these they are not blamed; But those who seek anything beyond that are transgressors." (23:6-8, 70:30-2) Allah has promised forgiveness and great reward to "Men who guard their chastity and women who guard their chastity," (33:36)

Eyes are first to establish contact and Islam places restriction at that very initial stage. "He knows the treachery of the eyes and what the breasts conceal." (40:20) "Say to the believing men that they restrain their eyes and guard their private parts. That is purer

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for them. Surely Allah is well aware of what they do. And say to the believing women that they restrain their eyes and guard their private parts, and they disclose not their *natural and artificial* beauty except that which is apparent thereof, and that they draw their head-coverings over their bosoms, and they disclose not their beauty save to their husbands, or their fathers, or the fathers of their husbands, or to their sons, or the sons of their husbands, or their brothers, or the sons of their brothers, or the sons of their sisters, or their women, or what their right hands possess, or such of male attendants as who have no sexual appetite, or young children who have no knowledge of the hidden parts of women. And they strike not their feet so that what they hide of their ornaments may become known. And turn ye to Allah all together, O believers that you may succeed." (24:31-2) "O ye who believe! let those whom your right hands possess and those of you who have not attained to puberty, ask leave of you at three times *before coming into your presence*: before the morning Prayer, and when you take off your clothes at noon in summer, and after the night Prayer. *These are* three times of privacy for you. At *times* other than these there is no blame on you or on them, *for* they have to move about *awaiting upon* you, some of you *attending upon* others. Thus does Allah make plain to you the Signs; for Allah is All-Knowing, Wise. And when children among you attain puberty, they *too* should ask permission, even as those *mentioned* before them asked permission. Thus does Allah make plain to you His commandments; and Allah is All-Knowing, Wise. As to elderly women, who have no desire for marriage-there is no blame on them if they let aside their *outer* clothing without displaying their beauty. But to abstain *from that even* is better for them. And Allah is All-Knowing, Wise." (24:59-61) "O Prophet! tell thy wives and thy daughters and the women of the believers that they should draw close to them portions of their loose outer coverings. That is nearer that they may *thus* be distinguished and not molested. And Allah is Most Forgiving, Merciful," (33:60) "And when you ask them (the wives of the Prophet) for anything, ask them from behind a curtain. That is purer for your hearts and their hearts." (33:54) "Those who love that immorality should spread among the believers, will

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have a painful punishment in this world and the Hereafter. And Allah knows, and you know not." (24:20)

The Holy Prophet advised those who would sit along the streets, "If you must, then discharge your obligations; namely guard your eyes, respond to salutation and converse decently." Jarir relates, "I asked the Holy Prophet about a sudden involuntary glance. He said, 'Avert your eyes.'⁴ "Do not visit women outside the prohibited degrees." A man from among Ansars asked; "What about in-laws?" He said, "They are fatal." "No one of you should meet a woman apart unless she is accompanied by a relative within the prohibited degrees."³ Umm Salma relates that she was with the Holy Prophet and Maimuna was there also when Ibn Umm Maktum, a blind Companion, came. This was after we were commanded to veil ourselves. The Holy Prophet said, "Veil yourselves from him." We said, "Messenger of Allah, he is blind, he cannot see us and does not recognize us." Whereupon the Holy Prophet said, "But are you blind and cannot see him?"⁵ "A man must not look at another man's genitals, nor a woman look at another's genitals; nor should two naked men lie under one cover,"⁴ "Let not a woman embrace another woman and then describe her to her husband in such detail as if he was looking at her." "A part of adultery is a man's portion which he achieves any how. The adultery of the eyes is looking at that is forbidden; the adultery of the ears is listening to that which is forbidden; the adultery of the tongue is uttering to that which is forbidden; the adultery of the hand is grasping that which is forbidden; and the heart yearns and desires and the genitals confirm it or give it the lie."³ "There are two types of the dwellers of the Fire whom I have not seen: ... and second women who will be clad but will appear naked, who will twist their shoulders delicately and walk with undulation. Their heads will appear like the humps of Bukhti camels. They will not enter Paradise nor perceive its fragrance, though its fragrance is perceptible from such and such distance."⁴ "The greatest trial for men, after I am gone, will be women." "Some women who wear clothes in this world will be naked on the Day of Judgment."³ "He whom Allah shields against the evil of that which is between the jaws and the evil of that which is between his legs will enter Para-

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dise.”⁷ One of the seven persons who will enjoy the shade of Allah on the Day of Judgment will be a man who was seduced by a beautiful noble lady but he refused saying, “I fear Allah.”⁴

Of the scenes of punishment the Holy Prophet was shown in a dream, was one of a pit, which was like an oven out of which cries could be heard. In the pit were some men and women naked who cried out when the flames reached them from below. On query, the Holy Prophet was told the men and women in the oven were adulterers and adulteresses.³

Physical contact is the next step towards adultery and this is also forbidden, except among those for whom marital relations are not permissible. Hadhrat A'isha reports, “The Prophet of Allah never touched the hands of any woman; he would only receive their oral pledge; and when they had accepted it, he would say, ‘Now you may go, I have received your pledge.’”³

Of the five things the Holy Prophet warned Muslims against was moral degradation. He said, “Moral decay never openly shows itself among a people, but they suffer from pestilence and disease such as their fathers have never known,”¹²

Marriage

Marriage is the most effective safeguard against adultery and Islam has elevated it to an important religious institution. In fact, a separate chapter in the Quran is devoted to this subject. Islam values very highly chastity and fidelity, as pointed out earlier, and marriage has been made obligatory for all Muslims who can afford. Otherwise, they have been advised to suppress their sexual urge by observing fast. “And those who find no *means of* marriage, should keep themselves chaste, until Allah grants them means out of His bounty.” (24:34)

The Quran says, “And *one of His Signs is this*, that He has created wives for you from among yourselves that you may find peace of mind in them, and He has put love and tenderness between you. In that surely are Signs for a people who reflect.” (30:22) “They are a garment for you and you are a garment for them.” (2:188) “Your wives are a tilth for you, so approach your

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tilth when and how you like and send ahead *some good* for yourselves; and fear Allah and know that you shall meet Him; and give good tidings to those who obey." (2:224)

The Holy Prophet said, "Marriage is my tradition and he who does not follow that is not of me."⁶ "Whoso marries complies with half of the religion and he should complete the remaining half with fear and piety." He urged the followers not to remain bachelor. "O ye young men! those of you who can afford to discharge obligations to women must marry, for it restrains the eyes and protects your private parts. Those who can not afford it, fasting is for them as this suppresses sexual urge." "A woman is sought for marriage for four considerations, namely for wealth, for standing of her family, for beauty and for faith. Whoso marries for faith will succeed."³ The Holy Prophet has indicated the risks inherent in selecting a life partner solely for beauty or wealth and underlined the importance of faith for a successful life in this world and in the Hereafter. He said, "Do not marry for the beauty of a woman. It is just possible that beauty might spoil her. Similarly, wealth may make a woman head strong."⁶ Of the three persons whose help has Allah taken on Himself, is the one who contracts marriage to preserve his chastity.⁷ "A pious woman is the provision of the world."¹⁰ "Consorting with your wife is a charity." They asked: "Messenger of Allah, is that one of us should satisfy his urge and he should be rewarded?" He said, "If he satisfied his urge unlawfully would it not be sinful? Thus when he satisfies it lawfully, it is meritorious."⁴ "Thou shalt see nothing conducive of love like marriage." "The best of marriage is what is most convenient."⁵ When a man married, the Holy Prophet would say, "Allah bless thee, and unite you both in good works."⁵ "If a person comes to you whose conduct and faith you like, arrange his marriage, otherwise there will be mischief and disorder in the world."⁶ Another version also includes the question put to the Holy Prophet, "O Messenger of Allah, even if he is poor?" The reply was, "Marry to him, if you like his faith and conduct." The Holy Prophet repeated it thrice.⁷

The scope for the choice of a partner and the manner of marriage are also indicated in the Quran: "And marry not those women

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whom your fathers married, except what has already passed. It is a thing foul and hateful and an evil way. Forbidden to you are your mothers, and your daughters, and your sisters, and your father's sisters, and your mother's sisters, and brother's daughters, and sister's daughters, and your *foster*-mothers that have given you suck, and your foster-sisters and the mothers of your wives, and your step-daughters, who are your wards by your wives unto whom you have gone in-but if you have not gone in unto them, there shall be no sin on you-and the wives of your sons that are from your loins; and *it is forbidden to you* to have two sisters together *in marriage*, except what has already passed; surely Allah is Most Forgiving, Merciful. And *forbidden to you are* married women, except such as your right hands possess. This has Allah enjoined on you. And allowed are those beyond that, that you seek *them* by means of your property, marrying them properly and not committing fornication. And for the benefit you receive from them, give them their dowries, as fixed, and there shall be no sin for you in anything you mutually agree upon, after fixing *of the dowry*. Surely, Allah is All-Knowing, Wise. And whoso of you can not afford to marry free, believing women, *let him marry* what your right hand possess, namely, your believing handmaids. And Allah knows your faith best; you are *all* one from another; so marry them with the leave of their masters and give them their dowries according to what is fair, they being chaste, not committing fornication, nor taking secret paramours. And if, after they are married, they are guilty of lewdness, they shall have half the punishment prescribed for free women. This is for him among you who fears lest he should commit sin. And that you restrain yourselves is better for you; And Allah is Most Forgiving, Merciful." (4:23-6) Islam does not allow marriage between a person suckled by other than mother and her children, as this establishes a relationship in that family like that of blood relations, so far as marriage is concerned.³

Marriage is not just a means of satisfying carnal desires which will be nothing but an animal act. It is meant to serve many useful purposes, the most important of which is procreation in all its purity. (2:224) Among other purposes are; protection against many

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physical, religious and moral problems, (2:188) peace of mind, and cordial relations among families, tribes and nations. (30:22) Close life-long relations, based upon mutual love and affection, among family members also distinguish man from animals. Marriage normally results in a family with all the concomitant responsibilities for the head of family. If these are properly discharged, there is immense reward promised by Allah. The Holy Prophet said, "Verily Allah loves His servant, the believer, the pure, the chaste, father of a family." "Whoso arranges a marriage for the sake of Allah, He will crown him (on the Day of Judgment)." ⁵

Divorce

Muslims have been urged to make marriage a success. It has to be with the consent of both parties and either has an equal right of divorce. Divorce, however, is allowed in Islam as the last resort and not something to be taken lightly. According to the Holy Prophet, "Of the permissible things, the most undesirable in the sight of Allah is divorce." ⁵ "A woman should not seek divorce unless really compelled. If she seeks divorce unnecessarily, she would be forbidden even the fragrance of Paradise." ⁶ "A woman who seeks divorce without any genuine reason is hypocrite." ⁸ Islam encourages re-marriage of widows. "And marry widows from among you." (24:33)

In order to ensure that divorce does not take place just in a fit of anger and is really unavoidable, Allah has Himself laid down a drill which gives enough time and opportunity for cooling off, deliberation and reconciliation and is quite elaborate. Family elders are also brought into the process for their likely sobering influence. The impact of parents' divorce on children, especially infants, has also been taken into account so as to minimize their problems.

The first attempt is at reconciliation. It is in the Quran, "And if you fear a breach between them, then appoint an arbiter from his folk and an arbiter from her folk. If they (the arbiters) desire reconciliation, Allah will effect it between them. Surely, Allah is

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All-Knowing, All-Aware." (4:36)

In case divorce is unavoidable, the Quran has laid down the following procedure: "And if they decide upon divorce, then surely, Allah is All-Hearing, All-Knowing. And the divorced women shall wait concerning themselves for three courses; and it is not lawful for them that they conceal what Allah has created in their wombs, if they believe in Allah and the Last Day; and their husbands have the greater right to take them back during that period, provided they desire reconciliation. And they (the women) have rights similar to those (of men) over them in equity; but men have a rank above them. And Allah is Mighty, Wise. Such divorce may be *pronounced* twice, then, either retain *them* in a becoming manner or send *them* away with kindness; And it is not lawful for you that you take anything of what you have given them (your wives) unless both fear that they can not observe the limits *prescribed* by Allah. But, if you fear that they can not observe the limits *prescribed* by Allah, then it shall be no sin for either of them in what she gives to get her freedom. These are the limits *prescribed* by Allah, so transgress them not; and whoso transgresses the limits *prescribed* by Allah, it is they who are the wrongdoers. And if he divorces her *the third time*, then she is not lawful for him thereafter, until she marries another husband; and, if he *also* divorces her, then it shall be no sin for them to return to each other, provided they are sure that they would be able to observe the limits *prescribed* by Allah. And these are the limits *prescribed* by Allah which He makes clear to the people who have knowledge. And when you divorce your wives and they approach the end of their *appointed* period, then either retain them in a becoming manner, or send them away in a becoming manner; but retain them not wrongfully so that you may transgress. And whoso does that, surely wrongs his own soul. And do not make a jest of the commandments of Allah, and remember the favor of Allah upon you and the Book and the Wisdom, which He has sent down to you, whereby He exhorts you. And fear Allah and know that Allah knows all things well. And when you divorce women and they reach the end of their period, prevent them not from marrying their husbands, if they agree between themselves in a decent man-

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ner. This is the admonition for him among you who believes in Allah and the Last Day. It is more blessed for you and purer; and Allah knows but you do not know.” (2:228-233) “It shall be no sin if you **divorce** women **while** you have not touched them, nor settled for them a dowry. But provide for them rich man according to his means and the poor man according to his means—a provision in a becoming manner, **an** obligation on the virtuous. And if you divorce them **before** you have touched them, but have settled for them a dowry, then half of what you have settled shall be due from you, unless they remit, or he in whose hand is the tie of marriage, should remit. And that you should remit is nearer to righteousness. And do not forget to do good to one another. Surely, Allah sees what you do.” (2:237-8) “And for the divorced woman also there should be provision according to what is fair—an obligation on the God-fearing. Thus does Allah makes His commandments clear to you that you may understand.” (2:242-3) “And if you desire to take one wife in place of another and you have given one of them a treasure, take not aught therefrom. Will you take it by lying and with manifest **sinfulness**?” (4:21)

A special provision has made for the children, especially infants, of divorced families who are often a bone of contention and the real sufferers. “And mothers shall give suck to their children for two years; *this is* for those who desire to complete the suckling; And the man to whom the child belongs shall be responsible for their (the mothers’) food and clothing according to usage. No soul is burdened beyond its capacity. The mother **shall not** make *the father* suffer on account of her child, nor shall he to whom the child belongs make *the mother* suffer on account of **his child**, and the same is incumbent on the heir. If they both decide upon weaning *the child* by mutual consent and consultation, there is no blame on them. And if you desire to engage a wet-nurse for your children, there **shall be** no blame on you, provided you pay what you have agreed to pay, in a fair manner. And fear Allah and know that Allah sees what you do.” (2:234)

Basic Features of the Code

Balance, moderation and appropriateness are the most sig-

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nificant features of Islamic teachings. The Holy Prophet said, "Do good deeds properly, sincerely and moderately and worship Allah in the forenoon and in the afternoon and during a part of the night, and always adopt a middle, moderate, regular course whereby you will reach your destination."³

Balance

Muslims have been taught to work for a balance between life before and after death in a famous and often offered Quranic supplication. "Our Lord, grant us good in this world as well as in the world to come and protect us from the torment of the Fire." (2:202) The Holy Prophet said, "The most worried Muslim is he who is concerned about this life as much as the next one."⁶ Balance is not only maintained between the life before death and after death, but also during the life before death, between spiritual and physical needs of man. "O ye who believe! when the call is made for Prayer on Friday, hasten to the remembrance of Allah, and leave off all business. That is better for you, if you only knew. And when the Prayer is finished then disperse in the land and seek of Allah's grace and remember Allah much, that you may prosper." (62:10-11)

The Holy Prophet once visited a Muslim to enquire after his health. He was reduced to the bones. The Holy Prophet asked, "Have you been praying to Allah asking for something?" His reply was that he had prayed to Allah to give him the punishment of the next world in this world. The Holy Prophet said, "Praise to Allah! how can you have the strength to bear that punishment? Why did you not pray, 'O Allah! give me the good of this world and the good of the Hereafter?'"⁴ The Holy Prophet said, "I fear God more than you do and am more mindful of my duty to Him than you are, but I observe a fast and also abstain from fasting, I perform voluntary Prayer at night and also sleep and I consort with my wives. He who turns away from my practice is not of me."³

Moderation

Moderation is another basic guiding principle of Islam. "Al-

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lah desires *to give* you facility and He desires not hardship for you." (2:186) "And utter not thy prayer loud nor utter it *too* low, but seek a way between." (17:111) "And those who, when they spend, are neither extravagant nor niggardly but moderate between the two." (25:68)

Hadhrat A'isha related that the Holy Prophet came in when there was a woman with her. He asked: "Who is she?" I said, "She is the one whose salat is much talked." Addressing her he said, "You are required to do only that much which you can carry out easily. Allah does not tire until you tire of Him. Allah likes that spiritual exercise best which a worshiper can carry out diligently." "Some of you make people dislike the faith. Whoever leads the Prayer should keep it brief for among the congregation are all types, old, young and those who have to attend to affairs."³ "Be moderate in friendship, for one day your friend may perhaps turn against you. Likewise be moderate in enmity, may be the hostile one will become your friend one day."⁷ "Moderation is half of happiness, and good behavior half of Faith." "He who is temperate does not suffer privation." "Beware! do not exaggerate in matters relating to religion. Many before you were destroyed because of their exaggeration in religion."²⁶ "O ye people! for you is moderation, for you is moderation, for you is moderation. Certainly Allah will not tire but you will tire." "The best course in every thing is the course of moderation." "Be moderate, attain the closeness of Allah and be happy." "Adopt the right course and do something in moderation in morning, evening and wee hours of the night until you reach the destination."³ "Moderation in expenditure is half the economy."²⁴ "Fear Allah and be short on your desire for livelihood."⁶ Abu Musa Asha'ry reports, "We once accompanied the Holy Prophet and as we reached a valley we loudly recited, 'There is none worthy of worship save Allah' and 'Allah is great.' The Holy Prophet said, 'O ye people, have mercy on your souls. You are not calling some one who is absent or deaf. He is very much with you. He is a listener and closeby. Blessed is His name and exalted is His position.'³ Moderation is thus to be the order of the day in every activity, spiritual or temporal. The Holy Prophet said, "Good conduct, pleasant nature and modera-

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tion are one of the twenty five elements of prophethood.”⁵

Appropriateness

Appropriateness is the essence of wisdom and wisdom is highly valued in Islam. The Quran says, “What is the matter with you that you expect not wisdom and staidness from Allah? And He has created you in *different* forms and *different* conditions.” (71:14-5) One of the basic purposes of the appointment of the Holy Prophet was to teach the Book and Wisdom. (3:165, 4:114) “And remember the favor of Allah upon you and the Book and the Wisdom which He has sent down to you, whereby He exhorts you. And fear Allah and know that Allah knows all things well.” (2:232) “He grants wisdom to whom He pleases, and whoever is granted Wisdom has indeed been granted abundant good and none would be reminded except those endowed with understanding.” (2:270)

The merit of an act is not absolute but is determined according to its appropriateness to the situation and the objective. This reflects wisdom and is to govern every action of a true Muslim. “Call unto the way of thy Lord with wisdom and goodly exhortation, and argue with them in a way that is best. Surely, thy Lord knows best who has strayed from His way; and He knows those who are rightly guided.” (16:126) “And the recompense of an injury is an injury the like thereof; but whoso forgives and his act brings about reformation, his reward is with Allah. Surely, He loves not the wrongdoers.” (42:41) Muslims are expected not to be cast in any rigid mould of their character, but be flexible, within the given parameters, according to the situation. This is typified in the Quran, “Muhammad is the Messenger of Allah. And those who are with him are hard against the disbelievers, tender among themselves.” (48:30) “Remember what is rehearsed in your houses of the Signs of Allah and of wisdom. Verily, Allah is the Knower of subtleties, All-Aware.” (33:35)

A person sought the Holy Prophet’s permission to participate in a battle. He enquired from him whether his parents were alive. He replied in the affirmative to which the Holy Prophet said, “Go

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and serve them. This is your striving in the cause of Allah.”³ This advice was in a situation in which the Holy Prophet was, as usual, out numbered and sorely needed manpower, and shows that the Holy Prophet felt that the parents of that man needed him more. Hadhrat A’isha related, “I asked the Holy Prophet; Messenger of Allah, we consider that striving in the cause of Allah is the best deed, then shall we not go forth in the cause of Allah?” He answered, “The best striving in the cause of Allah for you is the Pilgrimage.”³ Nevertheless, when the occasion demanded, he took his wives along even to the battlefield where they helped the wounded and others. In the battle of Uhd when the Holy Prophet was injured, the only time he suffered in fighting, his own daughter, Fatima, was present to treat his wounds.³ In the same battle, when Muslims were hard pressed some ladies, who had originally come to do ancillary jobs like supplying water and looking after the injured, took up sword and joined in actual fighting. One of them was Umm Ammara. She was seen all over the battlefield. The Holy Prophet ordered his sons, who were also engaged in fighting, many times to take care of their mother. In the process, she sustained as many as twelve wounds, of which one was so deep and serious that it had to be treated for whole one year.¹⁷ At the time of the battle of Ditch, ladies and children were gathered in a fortified house. The Holy Prophet had, knowing his disposition, detailed Hassan bin Thabit to keep watch. An aunt of the Holy Prophet, Safia bint Abdul Mutalib, spotted an enemy spying around and asked Hassan bin Thabit to deal with him. He, being a tender hearted poet, expressed his inability to bring himself to kill any one. She thus picked up a cudgel and beat the enemy to death.¹⁵

A Muslim sought permission from the Holy Prophet to migrate. He told him that it was a difficult task and asked him whether he had a she-camel and he can use her milk for charity. When he replied in the affirmative, the Holy Prophet said, “You will get the reward of your good deeds wherever you may be.”³ Thus the Holy Prophet always advised about good deeds according to the circumstances of the person concerned. So did he act himself. He said, “No one can be complete in patience unless he stumbles.

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Similarly, no one can be complete in wisdom without experience.”⁷

A Stable System

The stability of the system lies in its source where it is anchored. The Islamic code of conduct is firmly rooted in human nature, which is immutable, as has been pointed earlier. (30:31) Allah also does not change His ways. “Such has been the way of Allah *in the case of* those who passed away before, and thou wilt never find a change in the way of Allah.” (33:63) “Do they then look for anything but God’s way of dealing with the peoples of the old? But thou wilt never find any change in the way of Allah; nor wilt thou ever find any alteration in the way of Allah.” (35:44)

The other factor that makes for stability of the system is the behavior of the people. Constancy marks the behavior of Muslims. The Holy Prophet urged them to be constant in performing good deeds and not to act by fits and starts. He, in fact, did set a personal example in this regard. Hadhrat A’isha was asked about the conduct of the Holy Prophet, whether he had reserved any special day for any specific work. She said, “His behavior was constant and none of you can match him in that.” When asked which act is liked most by Allah, the Holy Prophet said, “Which is performed constantly, even though it may be small. Bind yourself to what you can afford to do.”³

Major Virtues and Vices

According to the Islamic philosophy, every person is to be adjudged individually, according to his understanding, status and circumstances. Religion is a serious business and nothing is insignificant or small in Islam. Since small things pave the way for bigger things, one should not indulge in any sin, however small it may be, and, at the same time, not miss an opportunity to do good, even though it may look insignificant. As mentioned earlier, on the Day of Judgment every little thing will matter. “And eschew open sins as well as secret ones. Surely, those who earn sins will be rewarded for that which they have earned.” (6:121)

The Holy Prophet said, “O A’isha! beware of the least of sins,

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for verily there will be a demand for it from Allah.” “Avoid even those sins which are considered minor because you will be accountable for them.” How minor lapses lead to grievous sins is also indicated by the Holy Prophet, “When Allah decides to ruin a person, He takes away mercy from him and then he is under the wrath of Allah. Thereafter, he no longer remains trustworthy. This makes him a thief and cheat and he is deprived of compassion. The result is that he becomes a rejected and accursed one. Ultimately, he no longer remains a Muslim.”⁶ Without playing down the significance of minor acts, some major sins and virtues have also been identified. The Quran says, “If you keep away from the more grievous of the things which are forbidden you, We will remove from you your *minor* evils and admit you to a place of great honor.” (4:32) True believers are those, “And who eschew the more grievous sins and indecencies, and, when they are wroth, they forgive.” (42:38) “And to Allah belongs whatever is in the heavens and whatever is in the earth that He may requite those who do evil for what they have wrought, and that He may reward with what is best those who do good. Those who shun the grave sins and immoral actions except minor faults-verily thy Lord is very liberal in forgiving.” (53:32-3)

Some one asked the Holy Prophet to tell him about Islam a thing which might dispense with the necessity of his asking any body after him or other than him, The Holy Prophet said, “Say, ‘I affirm my faith in Allah’ and then remain steadfast in it.” “The deeds which can draw you near to Paradise and take you away from Hell is, that you worship Allah and associate none with Him, and you establish Prayer, pay the Zakat, observe the fast of Ramadhan, and do good to your kin.” “There are three qualities any one who is characterized by them will relish the sweetness of faith: He to whom Allah and His Messenger are dearer than all else; he who loves a man for Allah’s sake alone; and he who has as great abhorrence of returning to unbelief after Allah has rescued him from it as he was being cast into Hell.” Asked about the merits of Islam, he said, “You provide food and pay salutations to one whom you know or do not know.” Who was better among Muslims? “From whose hands and tongue the Muslims are safe.”

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"By Him in whose hand is my life, no bondsman believes till he likes for his neighbor or his brother, whatever he likes for himself." "He who believes in the Last Day should either speak good or remain quiet." "Faith is sincerity and well-wishing." When asked for whom, "For Allah, His Book, His Messenger, the leaders and the Muslims at large."⁴

As regards major sins, the worst in the sight of Allah is associating any thing or any one with Him. This will not be pardoned inspite of the infinite mercy of Allah for His creation. (4:49) Hypocrisy is another major sin, which is equated with disbelief. According to the Quran, "Surely, Allah will assemble the hypocrites and the disbelievers in Hell, all together;" (4:141) "The hypocrites shall surely be in the lowest depth of the Fire; and thou shall find no helper for them." (4:146) The Holy Prophet has defined them by saying, "Four characteristics made, any one who possessed them, a sheer hypocrite; any one who possessed one of them possessed a characteristic of hypocrisy till he abandons it; when he talked he lied, when he made a covenant he acted treacherously, when he was trusted he betrayed, and when he quarrelled he deviated from the truth."⁴ A man said, "Messenger of Allah, which offence is the most grievous in the eyes of Allah?" The Holy Prophet said, "That you associate partner with Allah that He created you." He said, "What next?" The Holy Prophet replied, "That you kill your child out of fear that he would join you in food," He again said, "What next?" The reply was: "That you commit adultery with the wife of your neighbor." The Holy Prophet also said, "Should I not inform you about the most grievous of the grave sins?" He repeated it and then said, "Associating anyone with Allah, disobedience to parents, false testimony or false utterance." The narrator states that the Holy Prophet was reclining, then he sat up, and repeated it so many times that we wished that he would become silent. On another occasion he said, "Avoid seven noxious things." When enquired about them he said, "Associating any thing with Allah, magic, killing of one whom God has declared inviolate without a just cause, consuming the property of an orphan, and consuming usury, turning back when the army advances, and slandering chaste women who are believers

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but unwary." "Abusing one's parents is one of the major sins." Those present asked, "Does a man abuse his parents too?" He said, "Yes, one abuses the father of another man, who, in turn, abuses his father. One abuses his mother and he, in turn, abuses his mother." "He who appropriated the right of a Muslim by oath, Allah would make Hell-fire necessary for him and would declare Paradise forbidden for him." A person present said, "Messenger of Allah, even it is something insignificant?" The Holy Prophet said, "Even if it is the twig of the arak tree."⁴ "Avoid associating any one with Allah, disobedience to parents, killing of a person and the greatest of all telling a lie."⁷

It may be observed that the list is not fixed and has quite a variety of acts, as they were often pointed out in view of the character of the person concerned.

Obligations

An important feature of the Islamic code of conduct is that it stresses a person's obligations to others rather than his rights. This is in sharp contrast to modern thinking in which every body is supposed to struggle for his rights, as he perceives them. In fact, he is expected to wrest them from others who would not otherwise yield them. A clash is inevitable with such a biased view and the final outcome would be decided not on merit but by the relative strength of the contestants. Obligations and rights are two sides of the same coin. Islam approaches the problem from the obligation side. A person's obligations to others are brought home and these are clearly delineated by Allah in the most even handed manner, for each and every human being is His equal creation and thus equally dear to Him. This ensures the welfare of every individual and not of the majority, as is the case with modern democracy.

The question that immediately comes to mind is; What if others fail to discharge their obligations towards you? This has already been answered by the Holy Prophet, "There will be discrimination after me and the things you will dislike." He was asked: "Messenger of Allah how would you direct those of us who should encounter these things?" He said, "Discharge your obligations

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and supplicate to Allah for your rights.”³

This leads to another very important principle of Islam. “Surely, good works drive away evil works. This is a reminder for those who would remember.” (11:115) “And good and evil are not alike. Repel *evil* with that which is best. And lo, he between whom and thyself was enmity will become as though he were a warm friend. But none is granted it save those who are steadfast; and none is granted it save those who possess a large measure of good.” (41:35-6) The Holy Prophet said, “He who amongst you should see something abominable should modify it with the help of his hand; and if he has not strength enough to do it, then he should do it with his tongue, and if he has not enough strength to do it, then he should (abhor it) from his heart, and that is the least of faith.”⁴

The Holy Prophet said, “O Aba Al-Darda! Your body has a right on you, and your family has a right on you, and your Lord has a right on you, give every one what is due. You should break fast and fast, stand in prayer and sleep and give to your family.”²⁴

A society in which people vie with one another to discharge their obligations would be much better than the one in which they fight.

Obligations to Allah

It is in the Quran, “Lest a soul should say, ‘O my grief for my remissness *in my duty* in respect of Allah! and surely I was among those who scoffed;” (39:57) The Holy Prophet said, “Allah’s right on His servants is that they should worship Him alone and should not worship any beside Him. And the servants’ right on Allah is that He should not punish them who worship none beside Him.” “The true Migrant is he who avoids what Allah has forbidden.”³ There is a very wide range of specific and general obligations to Allah, the most important being to treat Allah as He should be treated, according to His extremely exalted position. (22:74-5)

No Equal or Partner of Allah

No other religion puts as much emphasis on the Unity of God as Islam. In fact, no other religion even comes close to it in this

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regard. It is in the Quran, "Say, 'He is Allah, the One;" (112:2) "And there is none like unto Him." (112:5) "But exalted is Allah above what they associate *with Him*." (7:191, 10:19, 52:44, 59:24) "Glorified be He and exalted above that which they associate *with Him*." (30:41) "And whoso associates partner with Allah has indeed devised a very great sin." (4:49) "Remaining ever inclined to Allah, not associating anything with Him. And whoso associates anything with Allah, falls, as it were, from a height, and the birds will snatch him up, or the wind blows him away to a distant place." (22:32) "And worship Allah and associate naught with Him." (4:37) "And *think of* the day when We shall gather them all together; then shall We say to those who associated partners *with God*. 'Where are the partners you spoke of, those whom you used to assert? Then *the end of* their mischief will be naught save that they shall say, 'By Allah, Our Lord, we were not idolaters.' See how they lied against themselves. And that which they had fabricated had failed them." (6:23-5)

As to Allah's partners or His equals, "Allah sets forth a parable: a man belonging to several partners, disagreeing with one another, and a man belonging wholly to one man. Are they equal in condition?" (39:30) "He has no partner. And so am I commanded, and I am first of those who submit. Say, 'Shall I seek a lord other than Allah, *while* He is the Lord of all things?" (6:164-5) "Say, 'I am only commanded to worship Allah and not to set up equals to Him. *Unto Him I call, and unto Him is my return.*" (13:37)

Associating no partner with Allah, is of such paramount importance in Islam that this is a cardinal principle of Islam forming an integral part of "Kalima" which is the first of the five pillars of Islam. It reads, "There is none worthy of worship save Allah, Muhammad is Messenger of Allah." The Holy Prophet prescribed it as the first and foremost term of the oath of allegiance, which his followers had to take at the time of embracing Islam.³ He was extremely emphatic in this regard. According to him: "Faith has more than sixty or seventy factors, the highest of which is the affirmation: There is none worthy of worship save Allah alone; and the least of which is to remove from the path that which occasions inconvenience. Modesty is also a factor of faith."³ He not

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only prescribed it as the first term of the oath of allegiance, but also urged the followers to hold on to it till death. In fact, a Muslim's life begins and ends on this affirmation; these are the first words uttered into the ears of the new-born and are expected to be last on his or her lips at the time of death.

Allah has repeatedly indicated His intense aversion to the slightest association of anyone or anything with Him, whether directly in name or indirectly by believing any one to share His any attribute. As mentioned earlier, "Surely, Allah will not forgive that any partner be associated with Him;" (4:49) "And We have enjoined on man kindness to his parents; but if they strive to make thee associate that with Me of which thou hast no knowledge, then obey them not." (29:9) "And it is not for the Prophet and those who believe that they ask *of God* forgiveness for the idolaters even though they may be kinsmen, after it has become plain to them that they are the people of Hell." (9:113) The Holy Prophet said, "On the Day of Judgment those who had associated any one with Allah will be asked to seek reward from them."⁶ In this context, Allah has at length dealt in the Quran with the concept of Sons of God, with special reference to the modern Christian view.

Divinity of Jesus, Son of Mary

The concept of Divinity of Jesus, son of Mary or Jesus Christ, has been forcefully rebutted, while presenting him as a true Prophet of Allah, calling him a Word of Allah in the Quran to absolve him of charges of all kinds. "They have indeed disbelieved who say, 'Surely, Allah is none but the Messiah, son of Mary.' Say, 'Who then has any power against Allah, if He desire to bring to naught the Messiah, son of Mary, and his mother and all those that are in the earth? And to Allah belongs the kingdom of the heavens and the earth and what is between them. He creates what He pleases; and Allah has power to do all things.'" (5:18) "Indeed they are disbelievers who say, 'Surely, Allah is none but the Messiah, son of Mary,' whereas the Messiah himself said, 'O Children of Israel, worship Allah Who is my Lord and your Lord.'" Surely whoso

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associates partners with Allah, him has Allah forbidden Heaven, and the Fire will be his resort. And wrongdoers will have no helpers. They are surely disbelievers who say, 'Allah is the third of three;' there is no God but the One God. And if they do not desist from what they say, a grievous punishment shall surely befall those of them that disbelieve. Will they not turn to Allah and beg His forgiveness, while Allah is Most Forgiving, Merciful? The Messiah, son of Mary, was only a Messenger; surely, Messengers *like unto him* had indeed passed away before him. And his mother was a truthful woman. They **both used** to eat food. See how We explain the Signs for their good, and see how they are turned away. Say, 'Will you worship beside Allah that which has no power to do you harm or good? And it is Allah Who is All-Hearing, All-Knowing.'"(5:73-7)

Ascribing a son to God has been particularly condemned in very strong terms, as it implies some weakness or deficiency on Allah's part for which He has to rely on His son. This would be a glaring contradiction in terms, so far as Allah is concerned. "He begets not, nor is He begotten;" (112:4) "And they say, 'Allah has taken *to Himself* a son.' Holy is He! Nay, every thing in the heavens and the earth belongs to Him. To Him are all obedient. *He is* the Originator of the heavens and the earth. When He decrees a thing, He does only say to it, "**Be**" and "**it is**." (2:117-8) "It does not befit *the Majesty of Allah* to take unto Himself a son. Holy is He. When He decrees a thing, He says, "**Be**", and it is." (19:36) "They say, 'Allah has taken unto himself a son. Holy is He! He is Self-Sufficient. To Him belongs whatsoever is in the heavens and whatsoever is in the earth. You have no authority for this. Do you say against Allah what you know not?' (10:69) "And that it may warn those who say, 'Allah has taken unto Himself a son.' No knowledge have they thereof *nor* had their fathers. Grievous is the word that comes from their mouths. They speak not but a lie." (18:5-6) "Allah has not taken unto Himself any son, nor is there any *other* God along with Him; in that case each God would have taken away what he had created and some of them would surely have dominated over others. Glorified be Allah above all that which they attribute to Him. **Knower** of the unseen and of the seen. Ex-

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alted therefore is He above all that which they attribute *to Him*.” (23:92-3) “And they say, ‘The Gracious God has taken to Himself a son.’ Assuredly, you have done a monstrous thing! The heaven might well-nigh burst thereat, and earth cleave asunder and the mountains fall down in pieces, Because they ascribe a son to the Gracious *God* whereas it become not the Gracious *God* to take unto Himself a son. There is none in the heavens and the earth but will come to the Gracious *God* as a bondman.” (19:91-4)

The traditional idol worship is rather rare in modern world. Even their votaries try to explain it away in terms of not an end itself, but as a means of attaining nearness to God. “Hearken, it is to Allah *alone* that sincere obedience is due. And those who take protectors others beside Him say, ‘We serve them only that they bring us nearer to Allah in station.’” (39:4) “They have taken learned men and their monks for lords beside Allah and *so have they taken* the Messiah, son of Mary. And they were not commanded but to worship the One God. There is no God but He. Too Holy is He for what they associate *with Him*.” (9:31) “And they worship, instead of Allah, that which neither harms them nor profits them; and they say, ‘These are our intercessors with Allah.’ Say, “Would you inform Allah something He knows not in the heavens or in the earth? Holy is He, and exalted above all that which they associate *with Him*.” (10:19) “And they shall have no intercessors from *among them* whom they associate *with God*; and they will deny those whom they associate *with Him*.” (30:14) “Do the disbelievers think that they can take My servants as protectors instead of Me? We have prepared Hell as an entertainment for the disbelievers.” (18:103)

What is really more relevant and important in modern age is what the Holy Prophet has called “hidden partners of Allah”. They need to be understood properly for their subtle forms.

Hidden Partners of Allah

They are all those persons or things that may be given as much importance as Allah. This can assume numerous subtle forms; fearing, loving or relying on a person or a thing, like worldly means,

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as much as Allah. This may be family, friends, seniors, wealth, one's inclinations or desires, ego, image, etc. It is commonly observed that, in most cases, one's desires come first and, at times, these are pursued rather ruthlessly. "Hast thou seen him who takes his evil desire for his God? Couldst thou then be a guardian over him?" (25:44) "Hast thou seen him who conceives of his god according to his own fancy, and whom Allah has adjudged astray on the basis of *His knowledge* and whose ears and whose heart He has sealed up, and on whose eyes He has put a covering?" (45:24) "And he said, 'Verily you have taken for yourselves idols beside Allah, out of love for each other in the present life. Then on the Day of Resurrection you will deny each other and curse each other.'" (29:26) "And when they go on board a ship, they call on Allah, with sincere and exclusive faith in Him. But when He brings them safe to land, behold, they associate partners *with Him*; That they may deny that which We have bestowed on them, and that they may enjoy *for a time*. But they will soon come to know." (29:66-7) "And when an affliction befalls men, they cry unto their Lord, turning to Him *in repentance*; then, when He has made them taste of mercy from Him, lo! a section of them associate partners with their Lord, So as to be ungrateful for what We have given them. So enjoy yourself *awhile*, but soon you will know." (30:34-5) "And when she grows heavy, they (parents) both pray to Allah, their Lord, *saying*, 'If Thou give us a good child, we will surely be of the thankful.' But when He gives them a good *child*, they attribute to Him partners in respect of that which He has given them. Do they associate *with Him* as partners those who create nothing, and are themselves created?" (7:190-2) "Surely, those whom you call on beside Allah are *mere* servants like you. Then call on them and let them answer you, if you are truthful." (7:195) "And when fighting has been prescribed for them, behold a section of them fear men as they should fear Allah, or with still greater fear." (4:78) "Do you fear them? Nay, Allah is most worthy that you should fear Him, if you are believers." (9:13) "And there are some among men who take for themselves objects of worship other than Allah, loving them as they should love Allah." (2:166) "And when it is said to him, 'Fear Allah' pride incites him to

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further sin." (2:207) "And they have taken other gods beside Allah, that they may be *a source of power* for them. Not at all! They will reject their worship, and become their opponents." (19:82-3) "Those whom you worship beside Allah have no power to provide sustenance for you. Then seek sustenance from Allah, and worship Him, and be grateful to Him." (29:18) "Say, 'If your fathers, and your sons, and your brethren, and your wives, and your kinfolk, and the wealth you have acquired, and the trade whose dullness you fear, and the dwellings which you love are dearer to you than Allah and His Messenger and striving in His cause, then wait until Allah comes with His judgment; and Allah guides not the disobedient people.'" (9:24)

The Holy Prophet said, "Allah, the Exalted, says: I am far above the association of associators. If any one associates another with Me in anything he does, I reject him and his act of associating any thing with Me."⁴ "Whoso is solicitous for the pleasure of Allah amidst the wrath of men, Allah will suffice him against the victuals of men; and whoso is solicitous for the pleasure of men amidst the wrath of Allah, Allah will give him into the charge of men." "Bearing false witness is equal to associating with Allah." The Holy Prophet repeated it thrice and recited the Quranic verses about lying."⁷

At times apparently good deeds and virtue can assume the character of "hidden partnership with Allah", because of dubious real motives. "The hypocrites seek to deceive Allah, but He will punish them for their deception. And when they stand up for Prayer, they stand lazily and to be seen of men, and they remember but little. Wavering between this and that, belonging neither to these nor those." (4:143) For those who offer long prayers so that others may see them, the Holy Prophet said, "On the Day of Judgment these people will be asked by Allah to go to those for whom they were putting up the show." "Shall I tell you what it is that I fear more for you than the Anti-Christ? It is the hidden partnership of Allah; that a man should stand up and pray and lengthen his prayer, for that he sees a man looking at him."⁶ "When Allah will bring together men on the Day of Resurrection, of which there is no doubt, a crier shall call, 'Whoso has associated any

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one in the work which he has done for Allah, let him demand his recompense from any other than Allah, for verily Allah is the most independent of partners."²⁶

Allah has warned, "O men, a similitude is set forth, so listen to it. Surely, those on whom you call instead of Allah cannot create *even* a fly, though they combine together for this purpose. And if the fly should snatch away anything from them, they cannot recover it therefrom. Weak indeed are *both* the seeker and the sought. They esteem not Allah with the estimation, which is His due. Surely, Allah is Powerful, Mighty." (22:74-5) "The case of those who take helpers beside Allah is like unto the case of a spider, who makes for herself a house; and surely the frailest of *all* houses is the house of the spider, if they but knew! Verily, Allah knows whatever they call upon beside Him; and He is the Mighty, the Wise." (29:42-3) "Shun therefore the abomination of idols, and shun all words of untruth, Remembering ever inclined to Allah, not associating anything with Him. And whoso associates any thing with Allah, falls, as it were, from a height, and the birds snatch him up, or the wind blows him away to a distant place." (22:31-2) "Set not up with Allah another God lest you sit down disgraced and forsaken." (17:23) Thus Prophet Joseph advised his prison-mates, "O my companions of the prison, are diverse lords better or Allah, the One, the Most Supreme? You worship nothing beside Allah, but mere names that you have named, you and your fathers; Allah has sent down no authority for that. The decision rests with Allah alone. He has commanded that you shall not worship anything save Him. That is the right religion, but most men know *it* not." (12:40-1) Muslims have been taught in the very first Chapter of the Quran to declare and pray, "Thee alone do we worship and Thee alone do we implore for help." (1:5)

The Holy Prophet said, "O Abu Bakr! the hidden partners of Allah are like the heap of ants and I will tell you *something* if you do that your associating a partner with Allah, whether small or big, will go away from you. Say, 'O my Allah, I seek thy protection against my setting up a partner with You which I know and seek thy protection against that which I do not know.'"²⁴ "What I am afraid about my people is their setting up partners with Allah.

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I do not say they will worship the sun and the moon and the idols but they may act for other than Allah.”⁶

It is worth mentioning that those who seek their livelihood through means clearly forbidden by Allah, in effect, hold those means better than Allah. Thus, in a very subtle manner, they set up hidden partners of Allah, as their providers.

Sincerity

Another basic obligation to Allah is to love Him and comply with His commandments in all sincerity, both in letter and spirit. In doing so, the guiding light should be “taqwa”-righteousness or fear of Allah. The concept is of crucial importance and has been repeatedly emphasized in the Quran. In view of its common relevance to man’s obligations to Allah and others, its scope and nuances will be dealt with at length later in this chapter.

Muslims are expected to be sincere, more so in matters of religion, particularly to Allah, as the Quran puts it, “Say, ‘Verily I am commanded to worship Allah, being sincere to Him in religion.’” (39:12) “Surely it is We who have revealed the Book to thee with truth; so worship Allah, being sincere to Him in obedience.” (39:3) “Say, ‘It is Allah I worship, being sincere to Him in my religion.’” (39:15) “And they were not commanded but to serve Allah, being sincere to Him in obedience, *and* being upright, and to observe Prayer, and pay the Zakat. And that is the religion *of the people* of the right path.” (98:6)

At the same time, there is a warning of dire consequences for the hypocrites. “The hypocrites seek to deceive Allah, but Allah will punish them for their deception.” (4:143) “Give the hypocrites the tidings that for them is a grievous punishment.” (4:139) “And Allah will assemble the hypocrites and the disbelievers in Hell together;” (4:141) “The hypocrites shall surely be in the lowest depth of the Fire; and thou shall find no helper for them.” (4:146) The Holy Prophet has been commanded by Allah to strive against hypocrites. “O Prophet, strive against the disbelievers and the hypocrites. And be severe to them. Their abode is Hell, and an evil destination it is.” (9:73, 66:10) The characteristics of a hypocrite, as indicated by the

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Holy Prophet, have been mentioned earlier under major sins. The Holy Prophet said, "Allah will not accept a deed unless it is exclusively for Him and meant to seek His pleasure."⁸

Gratitude

Man has been reminded in the Quran, "Then, on that Day, you shall be called to account about the *worldly* favors." (102:9) "And of His mercy He has made for you the night and the day, that you may rest therein, and that you may seek of His bounty, and that you may be grateful." (28:74) "So eat of the lawful and good things which Allah has provided for you; and be grateful for the bounty of Allah, if it is Him you worship." (2:173, 16:115) "And whoever desires the reward of the present world, We will give him thereof; and whoever desires the reward of the life to come, We will give him thereof; and We will surely reward the grateful." (3:146) "Allah desires not that He should place you in a difficulty, but He desires to purify you and to complete His favor upon you, so that you may be grateful." (5:7) "Allah will certainly reward the grateful." (3:145) "As a favor from Us. Thus We reward him who is grateful." (54:36) "Why should Allah punish you, if you are thankful and *if* you believe? And Allah is Appreciating, All-Knowing." (4:148) "He said, 'This is by the grace of my Lord, that He may try me whether I am grateful or ungrateful. And whosoever is grateful is grateful for the good of his *own* soul; but whosoever is ungrateful, truly my Lord is Self-Sufficient, Generous.'" (27:41) "And *remember also the time* when your Lord declared, 'If you are grateful, I will surely, bestow more favors on you; but if you are ungrateful *then know that* My punishment is severe indeed.'" (14:8) "Verily, We have shown him the way, whether he be grateful or ungrateful." (76:4)

Many do not appreciate the bounties of Allah and are often ungrateful. "Surely Allah is Munificent to men, but most men are not grateful." (2:244, 10:61, 27:74, 34:14, 40:62) "And He is Who has created for you ears, and eyes and hearts; *but* little thanks do you give." (23:79) "And He gave you all that you wanted of Him; and if you *try to* count the favors of Allah, you will not be able to

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number them. Verily, man is very unjust, very ungrateful;" (14:35) "And when harm touches you on the sea, *all* those whom you call upon, except Him, become lost *to you*. But when He brings you safe to land, you turn aside; and man is very ungrateful." (17:68) "Surely, man is ungrateful to his Lord; And surely, he is witness unto that." (100:7-8) "If you are ungrateful, surely Allah is Self-Sufficient *being independent* of you. And He is not pleased with ingratitude in His servants. But if you show gratefulness He likes it in you." (39:8) "And truly when We cause man to taste mercy from Us, he rejoices therein. But if an evil befalls them because of what their hands have sent forth, then lo! man is ungrateful." (42:49)

The end of those who are ungrateful to Allah is unenviable. "Doest thou not see those who changed Allah's favor into ingratitude and landed their people into the abode of ruin-" (14:29) "Ruin seize the man! how ungrateful he is!" (80:18)

Hadhrat A'isha related, "The Holy Prophet stood so long during his voluntary Prayer at night that the skin of his feet would crack; so I said, 'Messenger of Allah, why do you stand so long in Prayer when Allah has suppressed in the past and for the future all inclinations towards sin?' He answered, 'Then should I not wish to be a grateful servant of Allah?'"³ The Holy Prophet said, "Allah is pleased with a person who expresses his gratitude to Him whenever he takes a morsel of food or sips water." The Holy Prophet used to pray, as he would retire, "Thanks to Allah who fed us, gave us to drink, was sufficient for us and gave us a place to dwell. How many people are there for whom no one is sufficient nor do they have a place!"⁴

The gratitude to Allah is not only to be expressed verbally, but also must find practical demonstration in proper use of His bounties in compliance with His commandments. This particularly applies to a person's faculties symbolized by ears, eyes, and heart. At least, they should not be used in an unnatural manner and must remain within the limits prescribed by Allah. The Holy Prophet said, "Allah is jealous, and His jealousy is roused by a person indulging in that which He has forbidden."³

Gratitude is essentially a matter of mental attitude and the quantum and source of favors to be appreciated are not that im-

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portant. The Holy Prophet said, "Who is not grateful for small things is not grateful for big ones."²⁴ "Allah is pleased with that servant who says, "All praise belongs to Allah," when he eats and says the same when he drinks water."²⁴

The importance of gratitude among human beings is also emphasized. The Holy Prophet said, "One who is not grateful to fellow beings is not grateful to Allah."²⁷ "If a person gets a thing and mentions it, he has expressed his gratitude but if he conceals it, he is ungrateful."²⁵ More on this under reciprocating goodness.

Bounties of Allah

Unlimited are Allah's bounties on man. "And He gave you all that you wanted of Him; and if you *try* to count the favors of Allah, you will not be able to number them. Verily, man is very unjust, very ungrateful." (14:35, 16:19) However, He has pointed out some important ones specifically. Of these, the first and foremost and of paramount importance are human faculties. "And Allah brought you forth from the wombs of your mothers while you knew nothing, and gave ears and eyes and hearts, that you might be grateful." (16:79) "Say, 'He it is Who brought you into being, and made for you ears and eyes and hearts; *but* little thanks do you give.'" (67:24) Few appreciate this while in good health. "He it is Who sends down water for you from the clouds; out of it you have your drink, and there *grow* from it trees on which you pasture *your cattle*. Therewith He grows corn for you, and the olive and the datepalm, and the grapes, and all kinds of fruits. Surely, in that is a Sign for a people who reflect. And He has pressed into service for you the night and the day, and the sun and the moon; and the stars *too* have been pressed into service by His command. Surely, in that are Signs for a people who make use of their reason. And *He has pressed into service* the things He has created for you on the earth, varying in colors. Surely, in that is a Sign for a people who take heed. And it is He Who has subjected *to you* the sea that you may eat there from fresh flesh, and may take forth therefrom ornaments which you wear. And thou seest the ships ploughing through it, *that you may thereby journey* and

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that you may seek of His bounty and that you may be grateful.” (16:11-15) “Dost thou not see that the ships sail on the sea by the favor of Allah, that He may show you of His Signs? Therein surely are Signs for everyone who is patient *and* grateful.” (31:32) “And among His Signs *is this*, that He sends the winds as bearers of glad tidings and that He may make you taste of His mercy, and that the ships may sail at His command, and that you may seek of His bounty, and that you may be grateful.” (30:47) The mention of sea related bounties of Allah, especially the use of boats and ships, to a people who were not familiar with sea fare at the time of advent of Islam, is very significant and presaged the later importance of sea travel and trade. “Do not they see that among the things which Our hands have fashioned, We have created for them cattle of which they are masters? And We have subjected the same to them, so some of them they use for riding and some *others* they eat. And in them they have other benefits and also drinks. Will they not then be grateful?” (36:72-4) “And *as for* the good land, its vegetation comes forth *plentifully* by the command of its Lord; and that which is bad, *its vegetation* does not come forth but scantily. In like manner do We vary the Signs for a people who are grateful.” (7:59) In Chapter 55 “Al-Rehman” (the Gracious), Allah has enumerated His various bounties and after each group of bounties, He raises 31 times the question, “Which, then of the favors of your Lord will you twain deny, *O men and Jinn?*” (55:14, 17, 19, 22, 24, 26, 29, 31, 33, 35, 37, 39, 41, 43, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78).

The Holy Prophet said, “Most people incur loss in respect of two Divine bounties, good health and leisure.”³

Remembrance of Allah

The Quranic admonition is, “Verily, I am Allah; there is no God beside Me. So serve Me, and observe Prayer for My remembrance.” (20:15) “When you have performed the acts of worship prescribed for you, celebrate the praises of Allah as you celebrated the praises of your fathers, or even more than that.” (2:201) “Remember the favors of Allah upon you.” (2:232, 5:8, 12, 21, 35:4)

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The idea is to direct attention to Him Who has bestowed these favors on man. "But when you are safe, remember Allah as He has taught you that which you did not know." (2:240) "Remember, therefore, the favors of Allah and commit not inequity in the earth, causing disorder." (7:75) "O ye who believe! remember Allah with much remembrance; And glorify Him morning and evening. He it is Who sends blessings on you, as *do* His angels, that He may bring you forth from all *kinds of* darkness into light. And He is Merciful to the believers." (33:42-4) "So remember the name of thy Lord, and devote *thyself* to Him with full devotion." (73:9) "And remember the name of thy Lord morning and evening." (76:26) "And remember thy Lord in thy mind with humility and fear, and without loudness of speech, in the mornings and evenings; and be not of the neglectful." (7:206) "And when you have finished the Prayer, remember Allah while standing and sitting and *lying* on your sides." (4:104) "O ye who believe! let not your wealth and your children divert you from the remembrance of Allah. And whoever does so-it is they who are the losers." (63:10) "By men, whom neither merchandise nor traffic diverts from the remembrance of Allah and the observance of Prayer, and the giving of the Zakat. They fear a day in which hearts and eyes will be agitated." (24:38) "Those who believe, and whose hearts find comfort in the remembrance of Allah. Aye! it is in the remembrance of Allah that hearts can find comfort;" (13:29) "Therefore remember Me, and I will remember you; and be thankful to Me and do not be ungrateful to Me." (2:153) "Verily, he *truly* prospers who purifies himself, And remembers the name of Lord and offers Prayers." (87:15-6) "And remember thy Lord when thou forgettest, and say, 'I hope my Lord will guide me to what is even nearer than this to the right path.'" (18:25) "Has not the time arrived for those who believe that their hearts should feel humbled at the remembrance of Allah." (57:17) "Remember, then, the favors of Allah, that you may prosper." (7:70, 8:46) "O ye who believe! when the call is made for Prayer on Friday, hasten to the remembrance of Allah, and leave off *all* business. That is better for you, if you know. And when the Prayer is finished, then disperse in the land and seek of Allah's grace, and remember Allah much, so that you may prosper." (62:10-12)

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As to those who may be lost in worldly affairs, "So turn aside from him who turns away from Our remembrance, and seeks nothing but the life of this world. That is the utmost limit of their knowledge." (53:30-1) "Satan has gained mastery over them, and has made them forget the remembrance of Allah. They are Satan's party. Now surely it is Satan's party that are the losers." (58:20) "And he who turns away from the remembrance of the Gracious God, We appoint for him a satan who becomes his companion. And surely they hinder them from the way of God, but they think that they are rightly guided; Till, when such a one comes to Us, he says to his companion, 'Would that between me and thee were the distance of the East and the West!' What an evil companion is he!" (43:37-9) "Woe, then, to those whose hearts are hardened against remembrance of Allah! They are in manifest error." (39:23) "And whoso turns away from the remembrance of his Lord-He will push him into an overwhelmingly severe punishment." (72:18) "And obey not him whose heart We have made heedless of Our remembrance and who follows his evil inclinations, and his case exceeds all bounds." (18:29) "The hypocrites seek to deceive Allah, but He will punish them for their deception. And when they stand up for Prayer, they stand lazily and to be seen of men, and they remember Allah but little." (4:143)

The remembrance of Allah is inclusive of formal obligatory and voluntary prayers and has no specific form. It has a very wide scope from glorification of Allah to repentance, seeking forgiveness, asking for personal needs, etc. It should come naturally as remembering one's parents. (2:201)

The Holy Prophet has also emphasized the remembrance of Allah and set a shining example. Hadhrat A'isha said, "The Holy Prophet remembered Allah on all occasions."⁴ The Holy Prophet said, "The case of one who remembers his Lord and of one who does not remember his Lord is like that of a living and the dead."³ "Let thy tongue be constantly occupied with the remembrance of Allah."⁷ "If one glorifies the Lord a hundred times, he would be credited with a thousand good deeds or a thousand of his faults would be wiped out."⁴ "Allah says: I am towards every servant of Mine as he conceives Me to be. I am with him wherever he re-

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members Me.” “Seven persons are under the shade of Allah and one of them is he whose eyes would overflow with tears when he remembers Allah.”³ “It pleases Allah that a servant of His should praise Him when he eats and should praise Him when he drinks.”⁴ “Remember Him in prosperity, He will remember you in adversity.” “Shall I tell you what is your best action, the purest in the estimation of kings, that which raises your rank to the highest, is better for you than spending gold and silver, and is better for you than that you encounter the enemy and cut off their necks, they cutting off yours? ... It is the remembrance of Allah, the Exalted.” “Nothing can save you from Satan except remembrance of Allah.”⁷ The Holy Prophet has indicated numerous phrases for this purpose. For instance, he said, “The best of remembrance is, “There is none worthy of worship save Allah” and the best of prayer is, “All praise to Allah.”⁶ “There are two phrases that are easy on the tongue, but are heavy in the balance and are loved by the Gracious One; Glorified be Allah and His is the Praise; Glorified be Allah, the Lord of Majesty.”³ “He who recites after every Prayer: Holy is Allah: thirty three times and; To Allah belongs all Praise; thirty three times; and recites; **Allah is Great**; thirty three times; and completes the century with reciting: There is none worthy of worship save Allah, the **One, Who has** no associate; His is the Kingdom and His is the Praise and He has power over all things; will have his sins forgiven though they may be like the foam of the sea.”⁴ “Mu’adh, Allah knows that I love you and I admonish you, Mu’adh, that you should never omit reciting after every Prayer: Allah, assist me in remembering Thee and being grateful to Thee and performing Thy worship in an excellent manner.”⁵ “There is no strength to resist evil, nor power to do good except through Allah.”³ This makes a very long reading. In fact, there is a specific supplication for each and every human action. Some important supplications will be discussed later.

Remembrance of Allah does not end with recital of a few words, but its significance goes much deeper. Muslims are expected to perceive or at least believe that they are always in the presence of Allah and hence would not engage in any thing which may be against His commandments and always do what may earn

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His pleasure. In this there should be no other ulterior motive. It is to remind them of this, that Muslims are not expected to embark on any kind of activity without reciting the first verse of the Quran; "In the name of Allah the Gracious, the Merciful."

Remembrance of Allah effectively deters a person from committing any sin. Without it, it can be free for all. The problems begin to arise when a person cannot even see his own interest, as a consequence of Divine punishment. There is a warning in the Quran: "And be not like those who forgot Allah, and whom He has consequently caused to forget their own souls. It is they that are the rebellious." (59:20) Here the message is that a person would never indulge in unlawful activity while remembering Allah and thereby attracting blessing from Allah without which it is hard to achieve success.

Striving in the Cause of Allah

Striving in the cause of Allah is another important obligation to Allah. Its significance has been brought home in many Quranic verses. "And strive in the cause of Allah as it behove you to strive for it. He has chosen you, and has laid no hardship upon you in religion;" (22:79) "O ye who believe! shall I point out to you a bargain that will save you from a painful punishment? That you believe in Allah and His Messenger, and strive in the cause of Allah with your wealth and your persons. That is better for you, if you did but know." (61:11-2) "O ye who believe! fear Allah and seek the way of approach unto Him and strive in His way that you may prosper." (5:36) "But the Messenger and those who believe with him strive *in the cause of Allah* with their property and their persons, and it is they who shall have good things, and it is they who shall prosper." (9:88) "Go forth light or heavy, and strive with your property and your persons in the cause of Allah. That is better for you, if only you knew." (9:41) "Those who believe and emigrate *from their homes for the sake of God* and strive in the cause of Allah with their property and their persons have the highest rank in the sight of Allah. And it is they who shall triumph." (9:20) "And those who have believed and left their homes and

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striven for the cause of Allah and those who have given them shelter and help-these indeed are true believers. For them is forgiveness and an honorable provision. And who have believed since then and left their homes and striven *for the cause of Allah* along with you-these are of you; and *as to* blood relations, they are nearer one to another in the Book of Allah. Surely, Allah knows **all things**." (8:75-6) "Surely, Allah has purchased of the believers their persons and **their property** in return for the Garden they shall have; they fight in the cause of Allah, they slay and are slain." (9:111) "And whoso strives, strives only for his own soul; verily Allah is Independent of all creatures." (29:7)

The Holy Prophet said, "It can not be that a person may gather dust on his feet striving in the cause of Allah and the Fire may touch him."³ "Walking in the cause of Allah morn or even is better than the world with **all that it contains**."⁴ "Striving is of two kinds. One who strives solely for the pleasure of Allah, obeys the leader, spends the best part of his wealth in the cause of Allah, and keeps away from mischief. Sleeping and waking of such a person **is worship**. If a person strives to show off and earn fame, disobeys the leader, and causes disorder on earth, he would not return even in balance."⁸

Fighting

Largely for historical reasons, striving in the cause of Allah has come to be generally identified with fighting. This is indeed a special case and must be seen in its **proper perspective**. The Quran provides the background: "Permission *to fight* is given to those against whom war was made, because they have been wronged-and Allah indeed has the power to help them-Those who have been driven out from their homes unjustly only because they said, "Our Lord is Allah" -And if Allah did not repel some men by means of others, there would surely have been pulled down cloisters and churches and synagogues and mosques, wherein the name of Allah is oft commemorated. And Allah will surely help one who helps Him." (22:40-1) "And fight in the cause of Allah against those who fight against you, but do not transgress. Surely, Allah

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loves not the transgressors." (2:191) "And if they incline towards peace, incline thou also towards it, and put thy trust in Allah. Surely, it is He Who is All-Hearing, All-Knowing." (8:62) "And fight them until there is no persecution and religion is wholly for Allah. But if they desist, then surely Allah is Watchful of what they do. And if they turn their backs, then know that Allah is your Protector. What an excellent Protector and what an excellent Helper!" (8:40-1) "And fight them until there is no persecution and religion is *freely professed* for Allah. But if they desist, then *remember that* no hostility is allowed except against the aggressors." (2:194) Thus in this case the initiative rested entirely with those who wanted to suppress Islam by force. Muslims were only to react by giving an appropriate response in kind.

Muslims, peace loving as they were, loathed fighting. They were certainly not trigger happy. The strong in faith responded to the call with the least hesitation and willingly offered their lives. However, there were those who, though in minority, had to be prodded and goaded to take to the field to defend their faith. This is how the Quran describe them: "Fighting is ordained for you, though it is repugnant to you: but it may be that you dislike a thing while it is good for you, and it may be that you like a thing while it is bad for you. Allah knows *all things*, and you know not." (2:217) "O ye who believe! what is the matter with you that, when it is said to you, go forth in the way of Allah, you sink heavily towards the earth? Would you be contented with the present life in preference to the Hereafter? But the enjoyment of the present life is but little, as compared with the Hereafter. If you do not go forth *to fight*, He will punish you with a painful punishment, and will choose in your stead a people other than you, and you shall do Him no harm at all. And Allah has power over all things." (9:38-9) "Go forth, light and heavy, and strive with your property and your persons in the cause of Allah. That is better for you, if only you know. If it had been an immediate gain and a short journey, they would certainly have followed thee, but the hard journey seemed too long for them. Yet they will swear by Allah, *saying*, 'If we had been able, we would surely have gone forth with you.' They ruin their souls; and Allah knows that they are liars." (9:41-2)

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Those killed in fighting defending the faith were promised a very high reward meant for the martyrs. "And say not those who are killed in the cause of Allah that they are dead; nay, they are living; only you perceive not." (2:155) "Think not of those, who have been slain in the cause of Allah, as dead. Nay, they are living, in the presence of their Lord, *and* are granted gifts *from Him*, Jubilant because of that which Allah has given them of His bounty; and rejoicing for those who have not yet joined them from behind them, because on them *shall come* no fear, nor shall they grieve." (3:170-1)

The Holy Prophet said, "Do not desire a brush with enemy and continue to supplicate Allah for security. But when you meet the enemy be steadfast and remember that Paradise lies under the shadow of swords."³ "Paradise becomes incumbent for those Muslims who fight for the cause of Allah for the briefest space. He who receives a wound or a bruise in the cause of Allah will appear on the Day of Judgment with it as it was; its color that of saffron and its smell like the fragrance of musk."⁵

Self defence is an act of piety in Islam and this may be for any cause, national or personal. The Holy Prophet said, "He who dies in the defence of his property is a martyr, he who dies in his own defence is a martyr, he who dies in defence of his faith is a martyr, he who dies in defence of his family is a martyr."⁵ Striving in the cause of Allah can also be without fighting, as the Holy Prophet said, "The pilgrimage of my people is striving in the way of Allah." "The travels of my people are striving in the cause of Allah."⁵

Propagation of Islam

It is very significant that the Holy Prophet put person before property in matter of striving in the cause of Allah in keeping with the conditions prevailing in the early days of Islam when the effort was to wipe out Islam by finishing off Muslims. In Quranic verses the order is reversed; wealth having been mentioned before persons. This anticipated the modern world in which the use of brute force to suppress religion was to become rather rare and mostly replaced by war for hearts and minds through propagation

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for which financial resources are more important than manpower. The main type of striving in the cause of Allah, which was to become important in future, was also mentioned in the Quran; "So obey not the disbelievers and fight them by means of it (the Quran) a great fight." (25:53) There is a Quranic exhortation to convey the message of Islam to whole humanity. "O Messenger! convey *to the people* what has been revealed to thee from thy Lord; and if you do it not, thou has not conveyed His Message *at all*." (5:68) "And who is better in speech than he who invites men to Allah and does good works and says, "I am surely of those who submit." (41:34)

The Holy Prophet said, "Strive against the idolaters with your belongings, your persons and your tongues."⁵ "The real striving in the cause of Allah is for exalting His name."³ The range of striving in the cause of Allah is very wide and even includes telling the truth in difficult situations. The Holy Prophet said, "The highest striving is saying that which is just to a tyrant."⁵ "He who exerts himself on behalf of widows and the indigent is like one who strives in the cause of Allah."³ "The real striving is against one's own wishes."⁷

Financial Sacrifice

Spending in the cause of Allah has also been mentioned alone. "The similitude of those who spend their wealth for the cause of Allah is like the similitude of a grain of corn which grows seven ears, in each ear a hundred grains. And Allah multiplies it further **for** whomsoever He pleases; and Allah is Bountiful, All-Knowing. They who spend their wealth for the cause of Allah, then follow not up what they have spent with taunt and injury, for them is their reward with their Lord, and they shall have no fear, nor shall they grieve." (2:262-3) "And the case of those who spend their wealth to seek the pleasure of Allah and to strengthen their souls is like the case of a garden on elevated ground. Heavy rain falls on it so that it brings forth its fruit twofold. And if heavy rain does not fall on it, then light rain *suffices*. And Allah sees what you do." (2:266) "Behold, you are those who are called upon to

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spend in the way of Allah; but of you there are some who are niggardly. And whoso is niggardly, is niggardly only against his own soul. And Allah is Self-Sufficient, and it is you that are needy. And if you turn your backs, He will bring in your stead a people other than you, then they will not be like you." (47:39)

The Holy Prophet said, "He who spends in the cause of Allah has his reward seven hundred times."⁷ More on this aspect in the following chapter for its economic implications.

Likes and Dislikes of Allah

Since the primary objective is to seek the pleasure of Allah, His likes and dislikes must always be kept in mind. Allah has indicated that He does not love those who are; "The disbelievers." (3:33), "The wrongdoers." (3:58, 3:141), "The proud and the boastful." (4:37), "The treacherous." (8:59), "The Proud." (16:24), "A Perfidious and a great sinner." (4:108), "The transgressors." (2:191, 5:56,88), "The Perfidious or ungrateful." (22:39), "The unjust." (3:141), "The self-conceited boaster." (57:24), "A confirmed disbeliever and arch sinner." (2:277), and those who: "Create disorder." (5:65), "Exceed the bounds." (6:142, 7:32), and "Exult." (28:77), On the other hand, Allah has indicated His love for those who; "Do good." (2:196, 3:135,149, 5:14,94), "Turn to Him and purify themselves." (9:108), "Put their trust in Him." (3:160), "Fight for His cause." (61:5) and those who are; "The God fearing." (3:77), "The steadfast." (3:147), and "The just." (5:43, 49:10, 60:9) This is just a sample of Allah's likes and dislikes. In fact, being the **Almighty**, He would not like anyone disobeying his commandments and would love all those who sincerely do their very best to comply with His injunctions in letter and spirit.

Obligations to Fellow Beings

Muslims are expected to be an active part of society, even if it may cause inconvenience to them. The Holy Prophet said, "A believer who mixes with people and bear patiently their excesses

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towards him is entitled to more reward than the one who stays away from them and has no occasion to put up with their inequities.”⁶ The paramount importance of obligations to fellow beings has been underlined by the Holy Prophet when he said, “He who has given cause of complaint to his brother against himself in regard to his good fame or anything, let him be absolved before when he shall have no dinars and dirhems; if he shall have any good work, it shall be taken away from him according to the measure of his complaint, and if he has no good work, the evil of his companion shall be taken from him, and he shall be made to bear it.”³ “Believers in their love, kindness and compassion towards each other are like the human body, when one of its limb is afflicted the whole of it is involved both in waking and in fever.” “The relationship between one brother and another is like that between different parts of a building, one part strengthens another.” “Do you know who is a pauper?” He was told: Among us a pauper is one who has nothing, cash or property.” He said, “A pauper from among my people would be the one who faces the Day of Judgment with a record of Prayer and fast and Zakat, but who will have abused this one, and calumniated that one, and devoured the substance of a third one, and shed the blood of a fourth one and beaten the fifth. Then each of them will be allotted a portion of his good deeds. Should they not suffice, then their sins and defaults will be transferred from them to him and he will be thrown into the Fire.” “It is enough sin for a person to hold back the due of one whose living he controls.”⁴ “Beware of suspicion for, verily, nothing is more false than suspicion; and be not inquisitive, nor overhear anything, nor dispute anything with another, nor envy one another, nor hate one another, nor leave one another in the lurch; and be ye all servants of Allah and brothers to one another, like Allah has commanded you.”³

Human history has a very long chapter on struggle for freedom, equality and justice, as the concepts were perceived from time to time, and this was marked by revolutions, both peaceful and bloody, the latter claiming a heavy toll of human lives. There is now a universal consensus on the least basic human rights and the framework for their achievement in every country. This is em-

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bodied in the Universal Declaration of Human Rights which was adopted by the General Assembly of the United Nations on December, 10, 1948. The Islamic point of view on the issues involved will be discussed in detail under the sections concerned, but what transcends them may be dealt here.

Basic Human Rights

Islam emerged in an age when slavery was a universal practice and this touches upon the basic human rights. What is the Islamic teaching in regard to this important issue? This can be best appreciated in the context of the teachings of earlier religions, especially the one preceding Islam, on this subject.

Slavery and the Bible

The Biblical instructions are: "If thou buy an Hebrew servant, six years he shall serve; and in the seventh he shall go out free for nothing. If he came in by himself, he shall go out by himself; if he were married, then his wife shall go out with him. If his master have given him a wife, and she has born him sons and daughters; the wife and children shall be master's, and he shall go by himself. And if the servant shall plainly say, I love my master, my wife, and my children; I will not go out free; Then his master shall bring him to the door, or unto to the door post; and his master shall bore his ear through with an aul; and he shall serve him for ever. And if a man sells his daughter to be a maidservant, she shall not go out as the menservants do. If she please not her master, who hath betrothed her to himself, then shall he let her be redeemed; to sell her unto a strange nation he shall have no power, seeing he hath dealt deceitfully with her. And if he have betrothed her unto his son, he shall deal with her after the manner of daughters. If he take another wife; her food, her raiment, and her duty of marriage, shall he not diminish. And if he do not these three unto her, then shall she go out free without money." (Exodus 21:2-11) "And if thy brother that dwelleth by thee be waxen poor, and be sold unto thee; thou shalt not compel him to serve as a bondservant;

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But as an hired servant, and as a sojourner, he shall be with thee, and shall serve thee unto the year of jubile; And then shall he depart from thee, both he and his children with him, and return unto his family, and unto the possession of his fathers shall he return." (Leviticus 25:39-41) "And if a sojourner or stranger was rich by thee, and thy brother that dwelleth by him wax poor, and sell himself unto the stranger or sojourner by thee, or to the stock of the stranger's family; After that he is sold he may be redeemed again; one of his brethren may redeem him; Either his uncle, or his uncle's son, may redeem him, or any that is nigh of kin unto him of his family may redeem him; or if he be able, may redeem himself. And he shall reckon with him that bought him from the year that he was sold to him unto the year of jubile; and the price of his sale shall be according unto the number of years, according to the time of an hired servant shall it be with him. If there be yet many years behind, according unto them shall give again the price of his redemption out of the money that he was bought for. And if there remain but few years unto the year of jubile, then he shall count with him, and according unto his years shall he give him again the price of his redemption. And as a yearly hired servant shall he be with him; and the other shall not rule with rigor over him in thy sight. And if he is not redeemed in these years, then he shall go out in the year of jubile, both he, and his children with him." (Leviticus 47-54) "If a man be found stealing any of his brethren of the children of Israel, and maketh merchandize of him, or selleth him; then that thief shall die; and thou shalt put evil away from among you." (Deuteronomy 24:7) "THIS is the word that came to Jeremiah from the Lord after that the king Zedekiah had made a covenant with all the people which were at Jerusalem, to proclaim liberty unto them: That every man should let his manservant, and every man his maidservant, being an Hebrew or an Hebrewess, go free; that none should serve themselves of them, to wit, of a Jew his brother. ... then they obeyed, and let them go. But afterward they turned, and caused the servants and the handmaids, whom they had let go free, to return and brought them into subjection for servants and handmaids." (Jeremiah 34:8-11)

The Bible does not accord the same treatment to non-Hebrews

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and they are allowed to be made slaves. "Both thy bondmen and bondmaids, which thou shalt have, shall be of the heathen that are round about you; of them shall ye buy bondmen and bondmaids. And the children of the strangers that do sojourn among you, of them shall ye buy, and of their families that are with you, which they begat in your land; and they shall be your possessions. And ye shall take them as an inheritance for your children after you, to inherit them for a possession; **they** shall be your bondmen for ever; but over your brethren the children of **Israel**, ye shall not rule one over another." (Leviticus 44-6) "Thou shalt not deliver unto his master the servant which is escaped from his master unto thee; He shall dwell with thee, even among you, in the place which he shall choose in one of thy gates, where it liketh him best: thou shalt not oppress him." (Deuteronomy 15-6)

The Islamic Approach

Islam is against slavery in all forms. The only justification is to take war prisoners. It is in the Quran, "It does not behove a Prophet that he should have captives until he engages in regular fighting in the land. You desire the goods of the world, while Allah desires for you the Hereafter. And Allah is Mighty, Wise." (8:68) Even they are to be freed for ransom, exchange of prisoners and even freed without ransom, as an act of benevolence. The Holy Prophet said, "Allah has told me that he would fight three persons on the Day of Judgment; ... Second, he who enslaves a freeman, sells him and devours his price."³

Closing the door on enslaving a free person, Muslims were exhorted to free the then slaves, as an act of virtue. It is in the Quran, "But he attempted not the ascent courageously. And what should make thee know what the ascent is? *It is the freeing of a slave.*" (90:12-4) Once the Holy Prophet was asked, "O Messenger of Allah, indicate me an act which may alone entitle me to enter Paradise." He replied, "**Your** question is very brief but very significant. Free a slave. If you can not afford alone, do it jointly."¹⁰ "He who frees a Muslim slave will have every one of his limbs delivered from the Fire in return for each of the limbs of the slave."³

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They were also to be freed for expiation of certain acts of omission and commission. This was for lapses of killing a believer (4:93), not redeeming a serious oath (5:90), and calling one's wife mother (58:4). The Holy Prophet urged Muslims to free slaves at the time of solar eclipse.³

Islam opened numerous doors for their freedom on their own. Slaves were allowed to win freedom by paying for it and Muslims were urged to give them financial help for this purpose. "And such as desire a *deed of manumission* in writing from among those whom your right hands possess, write it for them if you know any good in them; and give them out of the wealth of Allah which He has bestowed upon you." (24:34) "Knowing good in them" has been explained by the Holy Prophet: "It means their capability in some profession which may make them self-sufficient after freedom."⁵ The Holy Prophet also said, "Allah has taken upon Himself to help, as a matter of their right, three persons; one, a slave who has entered into a deed for manumission and is worried how to make the payment, second, a person who marries to save his chastity, and third, one who strives in the cause of Allah."⁷ A master cannot refuse an offer of manumission. In case of refusal by the master, court is to provide relief. It is significant that freedom is available not only on actual payment of the agreed amount, but also on mere an agreement to pay and the slave can make payment out of his income, as a free person.

Slaves have also been singled out for special consideration and grouped them with destitutes, orphans, widows, etc. for assistance. (4:37) Provision has been made for the use of charity, compulsory (Zakat) as well as voluntary, for freeing slaves. (2:178, 9:60)

As for the slaves who were yet to win freedom, detailed instructions were given for their treatment, especially in case of female ones. There was to be no discrimination between the master and the slave in matters of food and dress and this will be discussed in detail under the relevant chapter. The Holy Prophet said, "If a person has a female slave, he gives her education, brings her up in the best manner, frees her and then marries her, he will be entitled to double reward from Allah."³ The Holy Prophet declared that if a person acquired a slave who turned out to be his

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relative, the slave would automatically become free.⁶

As will be seen later, Muslims individually freed slaves in the thousands. Islam not only offered freedom to slaves, but also self respect and ample opportunities for advancement. This is a glorious chapter of Islam, which cannot be matched even by the present day standards. Many former slaves, after embracing Islam, rose to very high positions in the state. Even otherwise, many were held in high esteem for their piety.

Equality of Mankind

Islam teaches universal brotherhood. Allah has stressed this by reminding that all human beings are His creation and are descendants of the same grand-parents, namely Adam and Eve. "O ye people! fear your Lord, Who created you from a single soul and created therefrom its mate, and from them twain spread many men and women;" (4:2) In numerous verses of the Quran, man is addressed as the children of Adam. (7:27,28,32,36) For instance, "O children of Adam! if Messengers come to you from among yourselves, rehearsing My Signs to you, then who so shall fear God and do good deeds, on them *shall come* no fear nor shall they grieve." (7:36)

Difference in color of skin, gender, etc. has been a permanent feature of mankind. Many a time this has been made a basis for discrimination of all sorts. Allah has explained the reason for this distinction: "Among His Signs is the creation of the heavens and the earth, and the diversity of your tongues and colors. In that surely are Signs for those who possess knowledge." (30:23) "O mankind, We have made you a male and a female; and We have made you into tribes and sub-tribes that you may recognize one another. Verily the most honorable among you, in the sight of Allah, is he who is the most righteous among you. Surely, Allah is All-Knowing, All-Aware." (49:14) Thus the only basis of distinction in Islam is righteousness.

The Holy Prophet also dwelt on this subject in his famous Sermon of the Farewell Pilgrimage when he instructed Muslims on the equality of races and colors. He said, "O men, what I say to

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you, you must hear and remember. All Muslims are as brethren to one another. All of you are equal. All men, whatever nation or tribe they may belong to, and whatever station in life they may hold, are equal." While he was saying this, the Holy Prophet raised his hands and joined the fingers of one hand with the fingers of the other hand and then said, "Even as the fingers of the two hands are equal, so are human beings equal to one another. No one has any right, any superiority to claim over another. ... Even as this month is sacred, this land inviolate, and this day holy, so has God made lives, property and honor of every man sacred."³ Thus there is absolutely no room for discrimination on the basis of cast, color, creed or gender. Righteousness is to be the only test of honor and that is within the reach of every one and no one is barred.

In some societies, family, tribal and national pride and prejudice is quite important and so it was at the time of advent of Islam. In order to discourage this tradition, the Holy Prophet said, "Certainly Allah removed from you haughtiness and family pride of the days of ignorance. Now there are two types of people; believers and pious as opposed to rebellious and sinners. You are all progeny of Adam and Adam was made of clay. People should give up national pride, because that is one of the coals of Hell. If not, Allah will treat them no better than a black beetle found on a dunghill which pushes dirt and filth with its nose." "He is not one of us who invites people to prejudice, fights for prejudice and dies in prejudice." When asked to define prejudice, the Holy Prophet said, "That you support your people in an unjust cause." "The best of you is he who does not allow any injustice to be done to his people, but does not join them in sin."⁵

Freedom of Conscience

Islam stands for complete religious freedom and does not tolerate any compulsion or coercion in this regard. In fact, the Holy Prophet, in his whole life, fought to uphold the fundamental principle that faith should be only for Allah.(2:194) It has been declared in the Quran, "There should be no compulsion in religion. Surely, right has been made distinct from wrong;" (2:257) "Proof

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has indeed come to you from your Lord; so whoever sees, it is for his own good; and whoever becomes blind, it is to his own harm. And I am not a guardian **over you**." (6:105) "And say, '*It is the truth from your Lord; wherefore let him who will believe, and let him who will, disbelieve.*'" (18:30) "For on thee lies only the delivery of the Message, and on Us the reckoning." (13:41) "And We have not sent thee to be a keeper over them." (17:55) "Say, 'O ye men, now has the truth come to you from your Lord. So whosoever follows the guidance, follows it only for the good of his own soul, and whosoever **errs**, errs only against it. And I am not a keeper over you.'" (10:109) "Verily, We have revealed to thee the Book with truth for *the good of* mankind. So whoever follows guidance, *follows it* for the benefit of his own soul; and whoever goes astray, goes astray only to its detriment. And thou art not a guardian over them." (39:42) "And say to those who have been given the Book and to the unlearned, 'Have you submitted?' If they submit, then they will surely be guided, but if they turn back, then thy duty is only to convey the message. Allah is watchful of *His* servants." (3:21) "And who is more unjust than he who prohibits the name of Allah being glorified in Allah's temples and seeks to ruin them? It was not proper for such men to enter therein except in fear. For them is disgrace in this world; and their shall be a great punishment in the next." (2:115) "If any of the idolaters ask protection of thee, grant him protection so that he may hear the word of Allah; then convey him to his place of security. That is because they are people who have no knowledge." (9:6) "Surely, thou wilt not be able to guide *all* whom thou lovest; but Allah guides whosoever He pleases; and He knows best who will accept guidance." (28:57)

The Holy Prophet would never accept a person in the fold of Islam, if there was the slightest suggestion of his or her becoming a Muslim for some temptation or under duress. In one battle Muslims captured a person who was of the allies of Banu Thakif. When the Holy Prophet passed by him, he said, "Why am I being kept as a prisoner when I want to become Muslim?" The Holy Prophet perhaps sensed that it was just a ruse to seek freedom. His reply was, "Had you accepted Islam prior to this position, Allah would

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have accepted your Islam and you would be free, but not now." He was freed only in exchange for two Muslims captured by the enemy.⁴

The Holy Prophet neither used any compulsion to make any one accept Islam nor to retain him or her in the fold. "It is not thy responsibility to make them follow the right path; but Allah guides whomsoever he pleases." (2:273) "We know best what they say; and thou hast not been *appointed* to compel them *in any way*. So admonish, by means of the Quran, him who fears My warning." (50:46) "Admonish, therefore, for thou art but an admonisher; Thou hast no authority to *compel* them." (88:22-3)

The Quran sums up the freedom of conscience and religion in a separate Chapter called Al-Kafiron (The Disbelievers) which reads: "Say, 'O ye disbelievers! I worship not that which you worship; Nor worship you what I worship. And I am not *going* to worship that which you worship; Nor will you worship what I worship. For you your religion, and for me my religion.'" (109:2-7) "And if they accuse thee of lying, say, 'For me is my work and for you is your work. You are not responsible for what I do and I am not responsible for what you do.'" (10:42) "And if thy Lord had *enforced* His will, surely, all who are on the earth would have believed together. Wilt thou, then, force men to become believers?" (10:100) "Say, 'O ye men, now has the truth come to you from your Lord. So whosoever follows the guidance, follows it only for the good of his soul, and whosoever errs, errs only against it. And I am not a keeper over you.'" (10:109) Allah, the Omnipotent does not coerce man in matter of religion, and so does His Messenger. No ordinary mortal can ever arrogate to himself that right. It is well known that coercion in religion would only create hypocrites, whereas Islam condemns hypocrisy in very strong terms and wants its followers to be very sincere both in belief and action.

Covenant of Medina

The Holy Prophet signed a covenant with the people of Medina which was the Magna Carta of religious freedom and equal rights

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of followers of all faiths, particularly the Jews. It stipulated, among other things: "The Jewish tribes in covenant with other tribes of Medina will have equal rights similar to those of Muslims. The Jews will keep to their own faith, and Muslims to their own. The rights enjoyed by the Jews will also be enjoyed by their followers."¹³

Apostasy

The possibility of some one going back on Islam was not ruled out and Islam creates no hindrance. The Quran says, "And Muhammad is only a Messenger. Verily, All Messengers have passed away before him. If then he die or is slain, will you turn back on your heels? And he who turns back on his heels shall not harm Allah at all. And Allah will certainly reward the grateful." (3:145) "And obey Allah and obey the Messenger. But if you turn away; then Our Messenger is responsible only for the clear conveying of the Message." (64:13) "Whoso disbelieves in Allah after he has believed—save him who is forced *thereto* while his heart finds peace in the faith—but such as open their breasts to disbelief, on them is Allah's wrath; and they shall have a severe punishment." (16:107) "And a section of the People of the Book say, 'Believe in that which has been revealed to believers, in the early part of the day, and disbelieve in the latter part of thereof; perchance they may return;'" (3:73) "Surely, those who turn their backs after guidance has become manifest to them, Satan has seduced them, and holds out to them false hopes." (47:26) "Those who believe, then disbelieve, then again believe, then disbelieve, and then increase in disbelief, Allah will never forgive them nor He guide them to the way." (4:138) "How shall Allah guide a people who have disbelieved after believing and who had borne witness that the Messenger was true and to whom clear proofs had come? And Allah guides not the wrongdoing people. Of such the reward is that on them shall be the curse of Allah and of angels and of men, all together. **They** shall abide thereunder. Their punishment shall not be lightened nor shall they be reprieved; Except those who repent thereafter and amend. And surely, Allah is Most For-

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giving, Merciful. Surely, those who disbelieve after they have believed and then increase in disbelief, their repentance shall not be accepted, and these are they who have gone astray." (3:87-91) "And whoso from among you turns back from his faith and dies while he is a disbeliever, it is they whose works shall be in vain in this world and the next. These are the inmates of the Fire and therein shall they abide." (2:218) "And whoever takes disbelief in exchange for belief has undoubtedly gone astray from the right path." (2:109)

The Holy Prophet never took any action against renegades, if they did not join the enemy against him and did not commit any act of treason. He was least worried about harmless renegades because of Allah's promise, "O ye who believe! whoso among you turns back from his religion, then *let it be known that in his stead* Allah will soon bring a people whom He will love and who will love Him, *and who will be* kind and humble towards believers, hard and firm against disbelievers. They will strive in the cause of Allah and will not fear the reproach of a fault-finder. That is Allah's grace; He bestows it upon whomsoever He pleases; and Allah is Bountiful, All-Knowing." (5:55)

Derived Obligations

In Islam obligations to other fellow beings are derived from the obligations to and love for Allah, as they are His creation, and are an integral part of them. The inter-relationship has been brought out by the Holy Prophet: "No person can taste faith until his love for another person is not but for Allah."²³ "The best act is to love for Allah and to hate for Allah."²⁵ "Whoso loves a person for the pleasure of Allah, respects his Lord."²⁶ "Who is not grateful to fellow beings is not grateful to Allah." "A person who gives for Allah and withholds for Allah, loves and hates for Allah, and contracts marriage for Allah perfects his belief."²⁷ "Allah has compassion on such of His servants as are compassionate."²³ "A man set out to visit a brother in another town. Allah appointed an angel to safeguard him on his way. When the man approached the angel he was asked: "Whither are you bent?" He answered: "I intend to visit a brother of mine in yonder town." The angel asked: "Have

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you committed some valuable to him which you desire to take care of?" The man answered: "No. I have no desire except to visit him because I love him for the sake of Allah." The angel said to him: "I am a messenger of Allah sent to you to tell you that Allah loves you as you love your brother for His sake." "Allah augments the honor of one who forgives, and one who serves another for the sake of Allah but Allah exalts him in rank."⁴ "On the Day of Judgment Allah, the Exalted will call: "Where are those who loved each other to My glory? To day I shall give them shelter in the shade of My mercy. Today there is no shade beside My shade." "By Him in Whose hand is my life, you will not enter Paradise unless you believe, and you will not truly believe unless you love one another."⁴ "Creation is the family of Allah, and the most beloved of all creation to Allah is he who does good to His family."²⁸ "There are some among the servants of Allah who are neither prophets nor martyrs, but whom the prophets and martyrs will envy on the Day of Resurrection because of the position they shall have from Allah; these are the people who love others, not their kin only, for the mercy that they expect from Allah. And by God! they shall shine with light, and they shall be in the light of Allah; they shall not fear when all men shall fear, nor shall they grieve when all men shall grieve."⁵ "Be a well-wisher." When asked of whom, the Holy Prophet said, "Of Allah and His Book and His Messenger, of rulers of Muslims and Muslims at large."⁴

According to the Quran, "Surely all believers are brothers." (49:11) "And give thou to the kinsman his due," (17:27) "And *as to* blood relations, they are nearer one to another in the Book of Allah. Surely, Allah knows all things well." (8:76) "And worship Allah and associate naught with Him, and *show* kindness to parents, and to kindred, and orphans, and the needy, and to the neighbor that is a kinsman and the neighbor that is a stranger, and the companion by *your* side, and the wayfarer, and those whom your right hands possess. Surely, Allah loves not the proud and the boastful." (4:37)

Ties of Kinship

The Quran has repeatedly exhorted Muslims about their kins.

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Some of the verses on the subject have been given above. (4:37, 8:76, 17:27) There is a strong warning to those who sever the ties of kinship. "Would you then, if placed in authority, create disorder in the land and sever the ties of kinship? It is these whom Allah curses so that He makes them deaf and makes their eyes blind." (47:23-4) "So give to kinsman his due and to the wayfarer. That is best for those who seek the favor of Allah, and it is they who will prosper." (30:39) "Is he, then, who knows that what has been revealed to thee from thy Lord is the truth, like one who is blind? *But* only those gifted with understanding will reflect; ... And those who join what Allah has commanded to be joined," (13:20-22) On the other hand, threatened with curse are those who, among other things, "Cut asunder what Allah has commanded to be joined." (13:26) "And blood relations are nearer to one another, according to the Book of Allah, than *the rest of the believers from among the Helpers* as well as the Emigrants, except that you show kindness to your friends. This is *also* written in the Book," (33:7)

The Holy Prophet said, "Allah says, 'I am Allah. I am Gracious. I have created mercy and separated it from My name. Whoso joins the ties of kinship, I will join him and who severs these ties, I will sever him.'" "He has sent me to strengthen the ties of kinship." "He who believes in Allah and the Last Day should join the ties of kinship."⁴ "He who desires that his provision be expanded and that his days be lengthened should join the ties of kinship." A man asked the Holy Prophet: "Tell me what should I do to be admitted to Paradise." He said, "Worship Allah, associating naught with Him, observe Prayer, pay the Zakat and strengthen the ties of kinship." "One who reciprocates in doing good is not the one who upholds the ties of kinship. It is the one who upholds them when the other party sunders them." "Bani So and So are not my friends, my friends are Allah and the Muslims. But I have ties of kinship which I shall continue to nourish." "He who cuts asunder the ties of kinship will not enter Paradise."³ "You will soon conquer the land of Egypt. Then treat its people kindly, for there are the ties of guarantee and kinship with them."⁴ "Nothing calls for more punishment in this world and the Hereafter than rebellion

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and severing the ties of kinship.”⁷ “Allah’s blessing would not descend on those people who have among them those who cut the ties of kinship.”²⁴

Family Obligations

Family is the first and basic unit of society for Islam. From this emerge other relations which ultimately embrace humanity in universal brotherhood. The Holy Prophet said, “A dirhem you spend in the cause of Allah, or on your slave, or to help a poor, or on your family. Of these, the best dirhem for reward is the one you spend on your family.”⁴⁴

The Quran has stressed this by saying, “O ye who believe! save yourselves and your families from a Fire ...” (66:7) “And enjoin Prayer on thy family and be constant therein.” (20:133) Within family, some members have been singled out to underscore their importance.

Parents’ Position

Parents have been given the pride of place in family. Allah says, “Be grateful to Me and to your parents. Unto Me is the final return.” (31:15) “Thy Lord had commanded, ‘Worship none but Him, and *show* kindness to parents. If one of them or both of them attain old age with thee, never say unto them any word expressive of disgust or reproach them, but address them with excellent speech. And lower to them the wing of humility out of tenderness. And say, ‘My Lord, have mercy on them even as they nourished me in my childhood.’” (17:24-5) Parents are to be obeyed except when this may amount to disobedience of Allah (29:9) If so, they should be treated with kindness in wordily relations. “If they contend with thee to make thee set up equals with Me concerning which thou hast no knowledge, obey them not, but be a kind companion to them in all wordily affairs; and *in spiritual matters* follow the way of him who turns to Me.” (31:16)

The Holy Prophet was asked: “What action is most acceptable to Allah?” He said, “Performing the Prayer at its due time.

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He was asked, "What was next? He said, "Benevolence towards your parents." He was further asked for the next and his reply was: "Striving in the cause of Allah."³ "May his nose be rubbed in dust, may his nose be rubbed in dust, may his nose be rubbed in dust who found his parents, one or both, approaching old age and did not enter Paradise through serving them."⁴ As has been mentioned earlier, a man sought permission from the Holy Prophet to join an expedition but he was advised to go and serve his parents.³ Disobedience of parents and provoking some one to abuse one's parent are major sins.³ "The pleasure of Allah is in the pleasure of parents and the displeasure of Allah is the displeasure of parents."⁷ A man said, "O Prophet of Allah! what are the rights of parents over their children?" The Holy Prophet said, "They are thy Paradise and thy Hell."⁶

One of the three persons, who were trapped in a cave and whose story was narrated by the Holy Prophet, had to say, "Lord, my parents were very old and I used to offer them their nightly drink of milk before my children and other members of the family. One day I was drawn far away in search of green trees and did not get back till my parents were asleep, and I hated to disturb them, nor would I give any part of the milk to my children and others till after my parents had their drink. Thus with the vessel in hand, I awaited their wakening till the flush of dawn, while the children cried out of hunger at my feet. When they woke up, they had their drink. Lord, I did this seeking Thy pleasure, then do Thou relieve us of the distress imposed upon us by this rock." Thereupon the rock moved a little.³

Of parents, mother comes first for her travails in bearing, feeding and rearing the child. "And We have enjoined on man to be good to his parents. His mother bears him with pain, and brings him forth with pain. And the bearing of him and his weaning takes thirty months till, when he attains his full maturity and reaches *the age of* forty years, he says, 'My Lord, grant me *the power* that I may be grateful for Thy favor which Thou hast bestowed on me and my parents and that I may do good works as may please Thee. And make my seed righteous for me. I do turn to Thee; and truly, I am of those who submit to Thee.'" (46:16) "And We have en-

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joined on man concerning his parents-his mother bears him in weakness upon weakness, and his weaning takes two years-Give thanks to Me and to thy parents. Unto Me is the *final* return." (31:15)

The Holy Prophet said, "Paradise is under the feet of your mother."²⁶ He was asked: "Messenger of Allah, which of all people is best entitled to kind treatment and good companionship from me?" He answered; "Your mother." When asked, "And after her?" He said, "Your mother and then your mother and then your father and then your near relations."²⁷ Mu'awia bin Jahma wanted to participate in fighting for the reward of striving in the cause of Allah and mentioned this to the Holy Prophet but he said, "Perhaps your mother is alive." When he confirmed that, the Holy Prophet directed him to go back to his mother and serve her. He reports that he tried again but got the same reply and the Holy Prophet said, "Be close to your mother's feet. There is the Paradise."²⁸ "A mother's sister has the same standing as a mother." "Whoso makes a distinction between a son and his mother, Allah will make a distinction, on the Day of Judgment, between him and his friends." A person presented himself before the Holy Prophet, admitted having committed a major sin and enquired about its expiation. The Holy Prophet asked him whether his mother was alive. As he replied in the negative, the Holy Prophet enquired about his maternal aunt to which his reply was in the affirmative. The Holy Prophet said, "Treat her nicely." "Maternal aunt is on par with mother."²⁹

He also said, "Father is one of the best gates of Paradise. It is unto you to protect it or demolish it."³⁰ "Do not turn away from your father. He who turns away from his father is guilty of disbelief."³¹ One person informed the Holy Prophet, "O Messenger of Allah! I have wealth and family, but my father wants to squander away my wealth." The Holy Prophet said, "You and your wealth both belong to your father." "Never disown your father. Whosoever does so becomes a disbeliever."³² "The best means of livelihood is that which is earned by one's own exertion and children are also earnings (of parents)."³³ "The highest virtue is that a per-

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son should be benevolent towards his father's friends and members of their families."⁴ "A father's friend is to be entertained and respected. All ties of kinship have to be strengthened."⁶ Parents should not be left alone in old age, even if a noble cause has to be sacrificed. A person migrated from Yemen and the Holy Prophet enquired from him whether he had any one in Yemen. He replied that he had parents there. The Holy Prophet enquired whether he had taken permission from them. When he replied in the negative, the Holy Prophet directed him to go back and seek their permission. If they permitted, then he could participate in fighting in the cause of Allah, otherwise he should serve them. In another case, a person came to the Holy Prophet for offering his allegiance to migrate and informed him that he had left behind weeping parents. The Holy Prophet directed him to go back and make his parents laugh, as he had made them weep.⁵

Muslims are required not only to take good care of their parents in their life, but also continue to do something beneficial for them after death. The Holy Prophet was asked: "Messenger of Allah, is there any thing by which one can exercise benevolence towards one's parents after their death? He said, "Yea, by praying for them and asking forgiveness for them, fulfilling their promises, exercising benevolence towards those related through them and honoring their friends."⁵ Beside fulfilling the expressed promises, vows and wishes of the parents, children are expected to perform good deeds on their behalf, like performing Pilgrimage to Mecca, charity, etc.⁸

In Islam age is to be respected in any case. The Holy Prophet said, "If a youth honors an older person on account of his age, Allah appoints someone who would honor him in his old age." "It is part of the glorification of Allah to do honor to an aged Muslim;" "I have nothing to do with him who is not compassionate towards the youngsters and is not respectful to the elders."⁷ Another version is that who does not recognize what is due to the elders.⁵ "Any one who grows old striving in the cause of Allah, for him there will be light on the Day of Judgment."⁷

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Wives and children are the core of family life. Muslims have been assigned special responsibilities towards them. The Holy Prophet said, "Spend on your family as much as you can afford, teach them manners, if need be spank them for this purpose, and instil the fear of Allah in them so as to save them from evil."²⁶

Wives

Before the advent of Islam, women in Arabia had no status as human beings, but were treated like a commodity to be passed on in inheritance. For that reason, the birth of a daughter, instead of being an occasion for rejoicing, caused distress to most parents. Some preferred to kill their daughters or bury them alive. The situation is depicted in the Quran: "And they ascribe daughters to Allah-Holy is He!-while they *themselves* have what they desire. And when to one of them is conveyed the tidings of *the birth of a female*, his face darkens, while he suppresses *his inward* grief. He hides himself from the people because of the bad news he has had: 'Shall he keep it inspite of disgrace or bury it in the dust?' Verily, evil is that which they judge." (16:58-60) "Has He taken daughters from what He has created, and honored you with sons? Yet when tidings are given to one of them of that the like of which he ascribes to the Gracious *God*, his face becomes darkened and he is choked with grief." (43:17-8)

Islam has elevated woman to an equal status with man so far as reward for the good is concerned. "So their Lord answered their *prayer*, saying, 'I will allow not the work of any worker from among you, whether male or female, to be lost, You are one from another.'" (3:196) "And covet not whereby Allah has made some of you excel others. Men shall have a share that which they have earned, and women a share of that which they have earned," (4:33) "But those who do good works, whether male or female, and is a believer, such shall enter Heaven, and shall not be wronged even *as much as* the little hollow in the back of a date-stone." (4:125) "Whoso acts righteously, whether male or female, and is a believer, We will surely

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grant him a pure life; and We will surely bestow on such their reward according to the best of their works." (16:98) "But whoso does good, whether male or female, and is a believer-these shall enter the Garden; they will be provided therein without measure." (40:41) "And *think of* the day when thou wilt see the believing men and the believing women, their light running before them and on their right hands, *and it will be said to them*, 'Glad tidings for you this day!' " (57:13) "As to the men that give alms, and the women that give alms, and those who lend to Allah a goodly loan-it will be increased manifold for them, and theirs will also be an honorable reward-" (57:19)

Polygamy, A Special Case

In the matter of marriage, before the advent of Islam, there was no limit on polygamy. According to the Bible, Prophet Solomon had one thousand wives and concubines. "And he had seven hundred wives, princesses, and three hundred concubines; and his wives turned away his heart." (1. Kings 11:3) Islam restricted it to only four at a time, but that too as the outside limit in special circumstances and with very stringent conditions to ensure justice among them. According to the Quran, "And give to the orphans their property and exchange not the bad for the good, and devour not their property with your own. Surely, it is a great sin. And if you fear that you will not be fair in dealing with the orphans, then marry of women as may be agreeable to you, two, or three, or four; and if you fear you will not deal justly, then *marry only one* or what your right hand possess. That is the nearest way for you to avoid injustice." (4:3-4) "And you cannot keep *perfect* balance between wives, however much you may desire it. But incline not wholly *to one* so that you leave the other like a thing suspended. And if you amend and act righteously, surely Allah is Most Forgiving, Merciful." (4:130) "And they seek of thee the decision *of the Law* with regard to women. Say, 'Allah gives you His decision regarding them. And so does that which is recited to you in the Book concerning the orphan girls whom you give not what is prescribed for them and whom you desire to marry, and

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concerning the weak among children. And He enjoins you to observe equity towards the orphans. And whatever good you do, surely Allah knows it well." (4:128)

Polygamy in Islam is thus permitted not as a general rule, but as an exception. The idea is to prevent immorality in society in special circumstances, which may result in a large number of widows and female orphans, as in case of war. The basic condition of being fair and just to each wife and give them equal treatment is certainly very onerous. The Holy Prophet, who had as many as nine wives at a time and had personal experience of it, did admit that. He had divided his nights equally among his wives and gave each of them exemplary treatment. Even so, he used to pray, "O Allah, I make my division (of treatment among the wives) fair to the best of my ability. Do not blame me for what You control and is beyond my control (heart)." "He who has two wives and is inclined wholly towards one of them will have half of his body paralysed on the Day of Judgment."⁷

The relations between husband and wife are the core of family life. Instead of being madly driven by animal instinct, they should be based on fear of Allah and righteousness. "O ye people! fear your Lord, Who created you from a single soul and created therefrom its mate, and from them twain spread many men and women; and fear Allah, in Whose name you appeal to one another, and *fear Him particularly respecting* ties of relationship. Verily, Allah watches over you." (4:2) The Holy Prophet always recited these verses of the Quran at the time of joining a couple in wedlock.³ There are detailed teachings about mutual obligations of husband and wife, for that matter the whole family, in a separate chapter of the Quran, called "Al-Nisa" (The Woman). In a nut shell, wives are to be treated in a decent manner. "And consort with them in kindness; and if you dislike them, it may be that you dislike a thing wherein Allah has placed much goodness." (4:20)

There is a definite share for women in inheritance and that is something which many modern societies cannot even come close, much less match it, inspite of powerful, organized and very vocal

woman liberation movements. "And to every one We have appointed heirs in what the parents and the relations leave, and *also* those with whom your oaths have ratified a contract. So give them their portion. Surely, Allah watches over all things." (4:34) Women are entitled to a share in inheritance not only as wives, but also as sisters, mothers, grand-mothers and aunts. This is discussed in detail later in the chapter on "Economic Principles of Islam". Moreover, wives are entitled to dowry from their husbands, fixed at the time of marriage. This is not the kind of dowry parents are supposed to give to their daughters in many modern societies and has become a bane in some countries. In fact, Islam discourages such stipulations. In Islam husband are not allowed to deprive their wives of their wealth through guile or coercion. "O ye who believe! it is not lawful for you to inherit women against their will." (4:20)

The Holy Prophet laid great stress on sympathetic and considerate treatment of women folk in general and wives in particular. He said, "Allah! I declare sinful any failure to safeguards the rights of two weak ones; orphans and women."⁸ "The world is but a provision and the best provision of the world is a good woman."⁴ "Shall I tell you which is the best treasure? A good wife. She pleases her husband when he looks at her, obeys him when he directs her and watches over his possessions in his absence." "The best of you are those who are best to their families and I am the best of you in this regard."³ "The most perfect of believers in the matter of faith is he whose behavior is best; and the best of you are those who behave best towards their wives." "You have your rights concerning your wives and they have their rights concerning you."⁷ "Let no Muslim man entertain any rancor against a Muslim woman. Should he dislike one quality in her, he would find another which is pleasing."⁴ "Treat women kindly. Woman has been created from a rib and the most crooked part of the rib is the uppermost. If you try to straighten it, you will break it and if you leave it alone, it will be of benefit to you despite its bend."³ "Make the most of her as she is."⁴ "When a person spends on his wife and children hoping for a reward, it is counted as charity on his part." "Whatever you might spend seeking thereby the plea-

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sure of Allah will have a reward, even that which you put in the mouth of your wife.”³ This gives a new connotation to relations between husbands and wives, raising them to a spiritual level.

The Holy Prophet said, “Of the dinar you spend in the cause of Allah; the dinar you spend in procuring the freedom of a slave; the dinar you give away in charity to the poor and the dinar you spend on your wife and children, the highest in respect of reward is the one you spend on your wife and children.”⁴

Children

Another vulnerable category of society deserving special treatment is children who are also an important part of family. In a way they have been given as much importance as the parents. It is in the Quran, “Your fathers and your children, you know not which of them is nearest to you in benefit.” (4:12) “Losers indeed are they who killed their children foolishly for lack of knowledge.” (6:141) “Kill not your children for fear of poverty. It is We Who provide for them and for you. Surely, the killing of them is a great sin.” (17:32) Killing of children need not be physical alone. It also means neglecting their proper upbringing.

The Holy Prophet said, “Honor your children and train them in good manners.”⁶ “Who deserves more reward than a father who spends on his children and through him Allah saves the children from hard labor and make them self-sufficient?” “No father can bestow on his child a gift more precious than good upbringing.” “Teaching manners to a son is better than charity.”⁷ “It is a child’s right that his father should teach him to read, write, swim, and the art of archery and should provide him pure and lawful sustenance.” “Your children are the best of your earnings, so you may benefit from their earnings.” “When a person dies his actions come to an end except in respect of three matters that he leaves behind; a continuing charity, knowledge from which benefit could be derived and righteous issue who pray for him.”⁸ “A person’s status is elevated in Paradise and he says, “How has been my status

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raised?" He is told, "Because of the prayer of your child."⁶ "A believer male or female continues to be tried in respect of self, children and property till he or she faces Allah, the Exalted, in a state in which all his sins have been wiped out." "Who can get a better reward than a person who spends upon his small children? Through him, Allah spares them hardship and makes them independent."⁷ Umm Salma said, "O Prophet of Allah! shall I have any reward for what I spend upon the children of Abu Salama when they are only my children?" The Holy Prophet said, "Spend upon them, for thou shalt have the reward of what thou dost spend upon them." "It is enough of a sin for a person to ignore his family."³ "He is not one of us who is not merciful to the younger of us."⁷ Addressing the children the Holy Prophet said, "You certainly make (people) stingy, coward and ignorant. However, there is no doubt that you are of the God-given fragrant plants of Paradise."⁶ Whenever the Holy Prophet would pass by children, he would invariably wish them "Peace".³

In Islam no discrimination is allowed among children on the basis of sex; daughters are as important as sons. What a departure from the time hollowed tradition of that period! The Holy Prophet said, "Be mindful of your duty to Allah and act equitably between your children."³ "He who has a daughter and does not bury her alive, nor humiliate her, nor give a son preference over her will be admitted to Paradise by Allah."⁵ "He who brings up two girls through their childhood will appear on the Day of Judgment attached to me like this." The Holy Prophet raised his two joined fingers.⁴ Hadhrat A'isha relates: "A poor woman came to me with her two daughters; I could not find anything except a single date which I gave her. She divided it between her daughters and did not herself eat any of it. Then she got up and left. When the Holy Prophet came, I told him of it. He said, "One who is tried with daughters and treats them well will find that they will become his shield from the Fire." "If a person has three daughters or sisters and he treats them well, he will certainly enter Paradise."⁷ Once the Holy Prophet saw Aus bin Sa'd in a dejected mood and asked

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the reason. He said, "O Messenger of Allah, I have some daughters and I pray for their death." The Holy Prophet said, "O Ibn Sa'd, do not pray for that for there is a blessing in daughters. These are the daughters who are grateful for the bounties and weep at the time of a calamity." Another version adds; "They look after in sickness. They are a burden on earth but Allah is responsible for their provision."¹⁴ "Should not I tell you the best charity? Give charity to your daughter who may be forced to come back to you and there is none for her to earn a living other than you."¹⁶

The Holy Prophet said, "Any of you who loses three children will be shielded by them from the Fire." One of the women asked: "And should there be two." He answered: "Even if there should be two."³ "When Allah wills good for the members of a family He grants them understanding of the Faith and the younger ones hold the elder ones in respect. He bestows upon them kindness in mutual dealings and moderation in spending and makes them aware of their shortcomings so that they may not turn away from them. But if He wills something else for them, He leaves them to their own devices." Muslims have also been warned not to spoil the children nor be spoiled by them, or on account of them. They are, in fact, a kind of trial like wealth, as has been mentioned in numerous Quranic verses. (8:29, 64:16) One verse unambiguously spells out the nature of relations with them: "O ye who believe! surely among your wives and your children are *some that are really* your enemies, so beware of them. And if you overlook and forgive and pardon, then surely Allah is Most Forgiving, Merciful. Verily your wealth and your children are a trial; but with Allah is an immense reward." (64:15-6) The Holy Prophet used to pray, "O Allah! I beg of Thee righteousness in what Thou givest to men, namely, family and wealth and children, that they may not lead us astray, nor do Thou lead me astray."⁷

Other Relatives

Other relatives are not ignored in Islam. "And blood-relations are nearer to one another; according to the Book of Al-

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lah," (33:7) When asked to whom one should do good, the Holy Prophet said, "Your mother." When asked the next, he said, "Your father and then who is close to you and so on."⁶ As mentioned earlier, the mother's sister is to be treated like her and similarly an uncle is on par with father.³ "The rights of the elder brother upon the younger of them are like of the parent upon his or her child."²⁸ "Verily, it is the best of goodness for a man to be good to those who bore love to his parents."⁴

Neighbors

A specific mention has been made in the Quran of neighbors for special treatment. "And *show* kindness to ... the neighbor that is a kinsman and the neighbor that is a stranger," (4:37) They come after orphans and the needy, but before the companion by side and the wayfarer. The Holy Prophet said, "Precedence is to be given to the one whose door is the nearest." "Gabriel kept exhorting me about the neighbor till I imagined he would include him in the category of heirs." "He who believes in Allah and the Last Day must not put his neighbor to inconvenience:" "By God! he is not a believer. By God! he is not a believer. By God! he is not a believer." When asked, "Who?", the Holy Prophet said, "Whose neighbor does not feel secure from him."³ "That one will not enter Paradise whose neighbor is not secure against his mischief." "When you prepare broth put plenty of water in it and take care of your neighbors."⁴ "The best companion in the sight of Allah is he who behaves best towards his companions and the best neighbor is he who behaves best towards his neighbors."⁷ Hadhrat Abu Bakr's very practical advice to his son regarding neighbors, "Beware! never pick up a quarrel with your neighbors. It is they who will come to your help while others will leave you in the lurch."²⁴

Orphans

There is also a special mention of treatment of orphans in the

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Quran. This should not be taken literally. In fact, this stands for all those who are in no position to safeguard their own interests. "So the orphan, oppress not, And him who seeks thy help, chide not." (93:10-1) "Hast thou seen him who rejects religion? That is the one who drives away the orphan," (107:2-3) "As for man, when his Lord tries him and honors him and bestows favors on him, he says, 'My Lord has honored me.' But when He tries him and straitens for him *his means of subsistence*, he says, 'My Lord has disgraced me.' Nay, but you honor not the orphan," (89:16-8) In fact, they come after parents and kindred, in terms of benevolence. "You shall worship nothing but Allah and show kindness to parents and to kindred and orphans and the poor," (2:84) "And worship Allah and associate naught with Him, and *show* kindness to parents, and to kindred, and orphans," (4:37) "But truly righteous is he who believes in Allah and the Last Day and the angels and the Book and the Prophets, and spends his money for love of Him, on the kindred and the orphans," (2:177) "And they ask thee concerning the orphans. Say, 'Promotion of their welfare is *an act of* great goodness. And if you intermix with them, they are your brethren.'" (2:221) In order to underline the importance of orphans, Muslim are reminded of the possibility of their own children becoming orphans. "And let those fear God who, if they should leave behind them their own weak offspring, they would be anxious for them." (4:10) There are detailed instructions in the Quran how to look after the economic interest of orphans which has been discussed in the following chapter on Economic Principles of Islam. The Holy Prophet said, "The best Muslim home is that in which an orphan is treated with kindness, and the worst is that in which an orphan is treated unkindly."⁶ "He who brings up an orphan *well*, whether related to him or not, will be close to me in Paradise as my first finger is close to the second."⁵ "A person who brings up three orphans will have the reward of the one who prays at night, fasts during the day and wields sword for Allah day and night and will live with them like brothers."⁶ "O Allah! be Thou the witness that I have warned them that denying the rights of two weak persons, namely orphans and women, is a grievous sin."³ "Whoso strokes the head of an orphan, not strok-

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ing it but for Allah, shall have merit for each of the hairs over which his hand passes; and whoso does good to an orphan-girl or to an orphan-boy who is with him, I and he shall be in Paradise like these-putting together his two fingers." "A person who makes a Muslim orphan join him in eating Allah will undoubtedly enter him in Paradise unless he is guilty of an unpardonable sin." "A hard hearted person is deprived of mercy."⁷ A man complained to the Holy Prophet of his hard heartedness. The Holy Prophet said, "Stroke the head of the orphan, and feed the poor."²⁶

The Poor

There is so much emphasis in Islam on helping the poor and giving them dignity and self-respect that it can rightly be called the religion of the poor. Islam is perhaps the first religion which gives a right to the poor in the wealth of the rich and establishes an effective institutional mechanism to channel financial help to them, in a dignified manner, through the Zakat and voluntary charity. The Quran says, "And in their wealth was a share for one who asked for help and *for* one who could not." (51:20) Not only one should help the poor, but also urge others to do so. One of the characteristics of those who reject religion is, "And urges not the feeding of the poor." (107:4) Allah straitens the means of subsistence for some and they feel disgraced, because, "And you urge not one another to feed the poor." (89:19) "Then eat thereof and feed the distressed, the needy." (22:29) "And feed him who is needy but contented and him who supplicates." (22:37)

Islam not only meets the materials needs of the poor, but also gives them dignity and self-respect. The Holy Prophet said, "Islam started in poverty, and will soon revert to poverty. Felicitation to the poor." "Should I tell you who would be the king in Paradise? He who is so weak that people give no importance to him, is in two tattered clothes but if he swears by Allah, Allah will bring it about." "Allah loves those who are righteous and are so unknown that they are not searched, if lost, if they are present, they are not invited to meals and are not recognized. Their hearts are lamps of true guidance and they will emerge from every trial

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unscathed.”⁶ Once a person passed by the Holy Prophet and he asked the one sitting with him: “What do you think of this one?” He said: “He is worthy that if he should propose marriage, his proposal would be accepted and if he should intercede for any, his intercession would prove effective.” The Holy Prophet said nothing on this. Presently another man passed and he asked: “How do you esteem this one?” He answered: “Messenger of Allah, he is one of the poor Muslims. If he were to propose, his proposal would not be accepted, if he were to intercede on behalf of any, his intercession would be rejected, and if he were to speak, he would not be listened to.” The Holy Prophet said: “This one is better than an earthful like the former one.”³ “Many there are with ruffled hair and dusty faces who are pushed away from people’s doors, but if they were to say in the name of Allah it will be thus and thus Allah would fulfil it.” “The worst food is the food served at a “walima” (post marriage dinner) to which the rich are invited and from which the poor are excluded.” Another version is, “The worst “Walima” is in which those who want to participate (the poor) are not allowed but those who do not want to come (the rich and influential) are sought after.”⁴ Sa’d bin Abi Waqas, a fabulously rich Muslim, had a notion of superiority over those who were not well off. The Holy Prophet said, “You are helped and provided for because of the weak and poor among you.” “I was shown Paradise. Most of the people there were those who were poor.”³ “Associate with poor and show them affection.” “If you do love me prepare for poverty, for poverty advances more rapidly towards one who loves me than does flood water towards its objective.” “A’isha! love the poor, and let them come near thee; Allah will bring thee nearer to Himself on the Day of Resurrection.”⁷ “If you want my pleasure, look after the poor. You will deserve Allah’s help and His provision, if you look after the poor.” “O ye group of poor Migrants, be happy as you will enter the Paradise with perfect light half a day earlier than the rich and that half a day will be of five hundred years.”⁵

The Weak

Another category, which deserves special consideration is the

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weak; they may be so because of age, temperament, constitution, or, for any reason, unable to effectively look after their interests. Prophet Moses was specifically raised to help the weak. It is in the Quran, "We rehearse to thee *a portion of* the story of Moses and Pharaoh with truth, for *the benefit of* a people who would believe. Verily, Pharaoh behaved arrogantly in the earth, and divided the people thereof into parties; he sought to weaken a party of them, slaying their sons, and sparing their women. Certainly, he was of the mischief-makers." (28:4-5)

The Holy Prophet said, "Surely, Islam started weak and will revert to weakness, as it had begun. Look for me among the weak."⁴ "Look for me among the weak, for you are helped and provided for on account of the weak among you."⁵ "How will Allah purify a people who do not take the rights of their weak from their strong?" "Those people will not be purified whose weak cannot get their right without much difficulty."⁶ "Should not I tell who are the residents of Paradise? All weak persons. If they swear by Allah, He will fulfil it."³ "These people of ours are helped because of their weak, for their callings, their prayers, and their sincerity."⁴ "When sins are committed and sinners become more powerful than non-sinners and those in position do not stop them, Allah will punish all of them."⁶

The Vicegerent of Allah

How should one conduct oneself towards other fellow beings? According to Islam, man's conduct towards others is clearly determined by his role as the vicegerent of Allah on earth. As such, he is supposed to reflect His attributes within the parameters of authority delegated to him. For the purpose at hand, the most relevant are the four basic attributes of Allah mentioned in the first Chapter of the Quran: His Lordship, Graciousness, Mercifulness and Justice. The Holy Prophet said, "Allah admonishes you: O my servant, I have charged Myself to wrong no one and have forbidden it between you, so wrong not anyone."⁴ Allah says, "And do not forget to do good to one another. Surely, Allah sees what

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you do." (2:238) In more specific terms, "Verily, Allah enjoins justice, and doing good to others; and **giving** like kindred; and forbids indecency, and manifest evil, and wrongful transgression. He admonishes you that you may take heed." (16:91) This means three levels of dealing; the minimum requirement is justice, followed by doing good to others and dealing with them like close relatives. On the negative side, indecency, manifest evil and wrongful transgression are mentioned in the ascending order of seriousness. These six commandments are of fundamental importance in regard to obligations to other fellow beings.

Justice

Justice is the most important **basic element** in Islamic teachings. It is in the Quran, "And the word of thy Lord has been fulfilled in truth and justice. None **can change His words**; and He is the All-Hearing, the All-Knowing." (6:116) "And he who believes in his Lord has no fear of loss or **injustice**." (72:14) "And who is more erring than he who follows his evil inclinations without any guidance from Allah? Verily, Allah guides not the unjust people." (28:51) "Those who believe and mix not up their belief with **injustice**-it is they who shall have peace, and who are rightly guided." (6:83) "Verily, Allah commands you to make over the trust to those entitled to them. And that when you judge between men, you judge with justice." (4:59) "And be thou steadfast as thou art commanded, and follow not their evil inclinations, but say, 'I believe in whatever Book Allah has sent down, and I am commanded to judge justly between you.'" (42:16) "O ye who believe! be strict in observing justice ... Therefore follow not low desires so that you may be able to act equitably." (4:136) "Be *always* just; that is nearer to righteousness. And fear Allah. Surely, Allah is aware of what you do." (5:9) "And Allah sets forth *another* parable of two men: one of them is dumb, having no power over anything, and he is a burden to his master; whithersoever he sends him, he brings no good. Can he be equal to him who enjoins justice and who is himself on the right path?" (16:77) "Surely Allah loves those who are just." (5:43, 49:10, 60:9)

The Holy Prophet said, "Injustice is of three kinds; one which

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Allah does not forgive, another which He forgives and the third which He will leave alone. The injustice, which Allah does not forgive is setting up His partner. The injustice, which Allah forgives pertains to the matters between man and his Lord. The third kind of injustice to be left alone pertains to obligations of persons to one another."²⁴ "Those who are just will be seated on the stage on the right and left of Allah. These just people will be those who are just when the rule or decide, are just to their family and relatives and do full justice to whatever work is assigned to them."⁴

Justice demands that a person should treat others as he is treated by them or to give them their due, as he expects to get his own. The Holy Prophet said, "A person is not a believer unless he desires for his brother that which he desires for himself."³ It is often observed that many people are ready to fight to claim their due, but are generally reluctant to concede what is legitimately due to others. To this end, they do not mind resorting to all kinds of devices. In many cases this results in court cases. It is not infrequent that denial is the first line of defence.

The hope to be able to get away with by ruse or lying is the root cause of most evils. Islam strikes at it with full force. "And shun all words of untruth." (22:31) Even the possibility of stating the facts in a devious manner is ruled out. "O ye who believe! fear Allah, and say the right word." (33:71) "And confound not truth with falsehood nor hide the truth, knowingly." (2:43) "And conceal not testimony; and who ever conceals it, his heart is certainly sinful. Allah is well aware of what you do." (2:284) "And whoso commits a fault or a sin, then imputes it to an innocent person, certainly bears *the burden of* a calumny and a manifest sin." (4:113) "And make not your oaths a means of deceit between you; or *your* foot will slip after it has been firmly established and you will taste evil because you turned *people* away from the path of Allah, and you will have a severe punishment." (16:95) "And we conceal not the testimony *enjoined* by Allah; surely in that case, we would be among the sinners." (5:107)

Among the major sins enumerated by the Holy Prophet are, "Telling a lie and giving false evidence."³ Hadhrat Abu Bakr reports, "The Prophet said thrice, "Should I inform you about the

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principal sins?" They said: "Yes, O Messenger of Allah." He said, 'To join others in worship with Allah, and to be undutiful to one's parents.' The Prophet then sat up, after he had been reclining, and said, "To give false statement." He kept on saying that till we thought that he would not stop."³ According to Abu Hurairah, the Holy Prophet cursed those who offer and accept bribe in judicial matters.⁷

Allah has also cautioned against various considerations, which may compromise justice. "O ye who believe! be strict in observing justice, *and be* witnesses for Allah, even though it be against yourselves or *against* parents and kindred. Whether he be rich or poor, Allah is more regardful of them both *than you are*. Therefore follow not low desires so that you may *be able to* act equitably. And if you conceal *the truth* or evade it, then *remember that* Allah is well aware of you." (4:136) "O ye who believe! be steadfast in the cause of Allah, bearing witness in *equity*; and let not a people's enmity incite you to act otherwise than with justice." (5:9) Judges and arbiters have also been warned not to have any kind of vested interest in administering justice. "If they return, make peace between them with equity, and act justly. Verily, Allah loves the just." (49:10) There is a stern Divine warning to those who may intimidate or harm those who work for justice. "Surely, those who deny the Signs of Allah and seek to kill the Prophets unjustly. and seek to kill such men as enjoin equity-announce to them a painful punishment." (3:22)

The Holy Prophet said, "The evidence of an imposter is not admissible, nor of an impostress, nor of an adulterer, nor of an adulteress, nor of one who bears grudge against his brother, nor of one who has been punished with scourges, nor of one who is experienced in bearing witness, nor of a dependent in favor of the people of the house, nor of one's relation."⁵ "The testimony of a man's enemy has no worth nor the testimony of the members of his family and his servants. So is the testimony of a proven liar and a criminal."⁸ "The evidence of a dweller of forest is not admissible in case of an urbanite."⁶ "If disputes were to be settled on the basis of claim lot of lives and property would be lost (latter going into wrong hands). So strike the fear of Allah in the heart of

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the claimant and recite the Quranic verse, "Those who barter the covenant with Allah and their oaths for paltry sums." "The oath is to be taken by the claimant."³ "Should not I tell you of the best witness? He is the one who produces his evidence before he is asked for it."⁴ "Any one who unnecessarily abets mischief and supports injustice incurs the wrath of Allah." "A false evidence amounts to setting up a partner of Allah."⁵

Obtaining wrong judgment in one's favor does not make it permissible. The Holy Prophet said, "I am a human being. You bring your disputes to me for decision. It might happen that one party might be better versed in presenting its case than the other and I might decide in its favor according to what I hear. But if I decide in favor of one contrary to the right of the other, I merely allot a brand of fire to them." "Many people deal unjustly with Allah's property. For them is the Fire on the Day of Judgment."³

Against the above background, the role of judiciary is not only very crucial, but also extremely difficult. The Holy Prophet said, "He who is appointed a judge among the people has been killed without a knife." "Judges are of three types, one of whom will go to Paradise is a man who knows what is right and gives judgment accordingly; but a man who knows what is right and acts tyrannically in his judgment will go to Hell; and a man who gives judgment for the people when he is ignorant will go to Hell." "If any one seeks the office of judge among Muslims and if his justice prevails over his tyranny, he will go to Paradise; but a man whose tyranny prevails over his justice will go to Hell." When a young Muslim was appointed as a judge in Yemen, he asked the Holy Prophet: "Apostle of Allah, are you sending me when I am young and have no knowledge?" He said, "Allah will guide your heart and keep your tongue true. When two litigants sit in front of you, do not decide till you hear what the other has to say as you heard what the first had to say; for it is best that you should have a clear idea of the best decision." "Whoso decides without knowledge, it shall be a sin against him; and whoso advises his brother in a matter in which he knows the right to be otherwise, he has defrauded him." The Holy Prophet directed that both parties in a suit should sit before the judge."⁵ "The hand of Allah supports a

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judge when he administers justice. When he commits injustice, Allah leaves him to his own devices." "If a person requests to be made a judge, he is left to his own devices. On the other hand, if a person is forced to accept that office, an angel will descend who will strengthen him."⁶ Hadhrat Umar once mentioned in his sermon, "O ye people, the Holy Prophet's opinion was always correct, as he had the benefit of Divine guidance, but our opinion is a conjecture based on our effort to think."⁵ "When a judge strives diligently and arrives at the correct decision he has a double reward; if he strives diligently and makes a mistake he has a single reward."³ "If any of you is appointed to judicial office, he should take care not to pronounce judgment when he is in a temper; ⁴³ The delicate and risky nature of the judge's job made many Muslim avoid deliberately this prestigious office even when offered. Hadhrat Uthman directed Ibn Umar to become a judge, but he begged to be excused. Hadhrat Uthman reminded him of his father having accepted that office, to which Ibn Umar said, 'I have heard the Holy Prophet say, 'If person, as a judge, makes decisions with justice, it is hoped that he might end with a balanced account.' Do you think that I should entertain any such hope after this?'"⁷

In Islam justice is not confined to the legal system, but also comprehends all aspects of human life; family, social, political, administrative, etc. It even governs the relations between man and Allah and vice versa. Islam has a lot to contribute to the problem of economic justice. This will be referred to in the chapter on "Economic Principles of Islam" and dealt at length in a separate chapter exclusively devoted to that subject. The ruler is especially expected to be just, as will be discussed later.

Justice also demands that merit and merit alone should be the consideration. "Verily, Allah commands you to make over the trusts to those entitled to them, and that, when you judge between them, you judge with justice. And surely excellent is that with which Allah admonishes you! Allah is All-Hearing, All-Seeing." (4:59)

Frictions and disputes are bound to arise among human beings. To resolve them, the guidance provided by Allah and His Messenger is to be followed. "And if two parties of believers fight against each other, make peace between them; then if after that

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one of them transgresses against the other, fight that party that transgresses until it returns to the command of Allah. Then if it returns, make peace between them with equity, and act justly. Verily, Allah loves the just. Surely, all believers are brothers. So make peace between brothers, and fear Allah that mercy may be shown to you." (49:10-11) The peacemakers are bound to act justly and should have no axe to grind.

The Holy Prophet has advised Muslims to seek Allah's protection against doing any wrong to others or be wronged.⁶ When the Holy Prophet decided to appoint Mu'adh bin Jabal as a judge in Yemen, he interviewed him; "How would you adjudicate a case when it comes to you?" He said, "According to Allah's Book." The Holy Prophet said, "If you do not find it there?" He said, "According to the tradition of the Messenger of Allah." The Holy Prophet said, "If you do not find either in the tradition of the Messenger of Allah or Allah's Book?" He said, "In that case, I will use my own judgment based on due deliberation and I would not be wanting in making effort." The Holy Prophet patted his chest and said, "All praise belongs to Allah who has afforded this to His Messenger and he is satisfied and happy."⁵

Benevolence

The Quranic advice is, "And do good to *others* as Allah has done good to thee:" (28:78) Doing good is a higher virtue than justice. While justice is based on reciprocity, there is no *quid pro quo* in doing good to others. In this case a person should do good to others regardless of what sort of treatment he receives from them, even if he is maltreated. In relation to the concept of justice, benevolence would mean giving more than what is due to others or voluntarily accept less than what is due from others. This can have a very wide scope to include forgiveness, charity, social services, promotion of knowledge, etc. The first category of people, specifically mentioned to be entitled to this treatment, starts with parents. (2:84, 4:37, 6:152, 17:24, 29:9, 46:16) For others, "Take to forgiveness, and enjoin kindness, and turn away from the ignorant." (7:200)

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The Holy Prophet said, "He who eases the hardship of another, will have ease bestowed upon him by Allah in this world and the next. He who covers up the faults of a Muslim will have his faults covered up in this world and the next. Allah goes on helping a servant so long as he goes on helping his brother."⁴ One should also cover up one's own faults, as making them public would encourage indecency in society. The Holy Prophet said, "Every one of my people will be forgiven except those who expose faults. Exposure includes a person proclaiming his own fault which he commits during the night and which Allah had covered up. He says in the morning: "So and So, listen I did this and this last night." During the night Allah had covered it up and in the morning he tears away Allah's cover."³

This, however, does not mean turning a blind eye to evil. On the contrary, Islam urges the followers to do whatever is possible within their means and within the law to curb evil. The Holy Prophet said, "He who from among you observes something evil should reverse it with his hands; if he is unable to do that, he should condemn it with his tongue; if he is unable to do that, he should at least resent it in his heart; this is the lowest degree of faith."⁴ "When the people see a wrongdoer committing a wrong and do not seize his hand to restrain him, it is likely that Allah would afflict them with His chastisement."⁵ "Go to the help of your brother whether he commits a wrong or is wronged." Some one asked: "Messenger of Allah, I would help him if he is wronged, but tell me how shall I help him if he is committing a wrong?" He answered, "Stop him from committing the wrong; that is helping him."³ "In a people, if sinners are more powerful than non-sinners and more honorable and they do not stop sins, Allah will punish all of them." "If people see evil and do nothing to remove it, then Allah's punishment will be imminent."⁶

Doing good to others is an important virtue in Islam, better than avoiding doing harm to others. In this context, charity assumes new dimensions. Real benevolence is described in the Quran, "They who spend their wealth for the cause of Allah, then follow not up what they have spent with taunt or injury, for them is their reward with their Lord, and they shall have no fear, nor

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shall they grieve. A kind word and forgiveness are better than charity followed by injury. And Allah is Self-Sufficient, Forgiving. O ye who believe! render not vain your alms by taunt and injury, like him who spends his wealth to be seen of men, and he believes not in Allah and the Last Day." (2:263-5)

Benevolence is to be rewarded by Allah. "Whoso makes a righteous intercession shall have a share thereof, and whoso makes an evil intercession, shall have a like portion thereof; and Allah is Powerful over everything." (4:86) "But as to that which benefits men, it stays on the earth." (13:18)

Treatment Like Kin

The act of benevolence may be to reciprocate an earlier favor. In some cases, it may not be truly self-less and subtly tainted with some ulterior motive, like earning a good name. A higher state of more virtuous dealings, free from all these considerations, is that of among close relatives. These are typified in parents, particularly by a mother's dealings with her offsprings; how she goes to any length for their welfare, regardless of cost to her or any hope of requital. The superiority of such relations lies in the fact that, unlike benevolence, they are not based on emotions and logic, but firmly rooted in natural impulse. As such, they are spontaneous, consistent and constant.

Reciprocating Goodness

Muslims are expected to reciprocate goodness with goodness and in a handsome manner. "The reward for goodness is nothing but goodness." (55:61) "And when you are greeted with a prayer, greet ye with a better prayer or *at least* return it. Surely, Allah takes account of all things." (4:87) Such an attitude would set in a virtuous circle of goodness.

The Holy Prophet said, "He who does not thank Allah does not thank people." "If someone is given something, he should give a return for it, provided he can afford it; if he can not afford, he should praise him. He who praises him for it, thanks him, and he who conceals it is ungrateful to him." "Compensate him who

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is benevolent towards you, but if you cannot afford it, go on praying for him till you are satisfied that you have compensated him adequately.”⁵ “Train yourself to reciprocate goodness and if any one is bad to you, not to be unjust to him.”⁷

Mutual Consultation

Another important obligation to fellow beings is to associate them in state affairs through consultation which is the essence of democracy. “And it is by the *great* mercy of Allah that thou art kind towards them, and if thou hadst been rough *and* hard-hearted, they would surely have dispersed from around thee. So pardon them and ask forgiveness for them, and consult them *in matters of administration*; and when thou art determined, then put thy trust in Allah. Surely, Allah loves those who put their trust *in Him*.” (3:160) “And those who hearken to their Lord, and observe Prayer, and whose affairs are *decided* by mutual consultation, and who spend out of what We have provided for them.” (42:39)

Mutual consultation should be for beneficial purposes and not otherwise. “Hast thou not seen those who were forbidden *to hold* secret counsels and again return to what they were forbidden, and confer secretly for sin and transgression and disobedience to the Messenger? And when they come to thee, they greet thee with a *greeting with* which Allah has not greeted thee; but among themselves they say, ‘Why does not Allah punish us for what we say?’ Sufficient for them is Hell wherein they will burn; and a most evil destination it is! O ye who believe! when you confer together in secret, confer not for *the commission of* sin and transgression and disobedience of the Messenger, but confer for *the attainment of* virtue and righteousness, and fear Allah unto Whom you shall all be gathered. *Holding of* secret counsels for evil purposes is only of Satan that he may cause grief to those who believe; “ (58:9-11)

The Holy Prophet said, “When your leaders are your best men, and your rich men are your liberal men, and your affairs are guided by consultation among yourselves, then the back of the earth is better for you than its belly.”⁷

Consultation should be with those who are knowledgeable, com-

petent, and share a person's belief and interests. Others may not be helpful. On the contrary, they may turn out to be a source of difficulty. "If thou obey the majority of those on earth, they will lead thee astray from Allah's way. They follow nothing but *mere* conjecture, and they do nothing but lie." (6:117) "And surely many mislead *others* by their evil desires through lack of knowledge." (6:120)

Promotion of General Welfare

A Muslim is not expected to live by himself. The concept of an inward looking, self-centered and selfish person is alien to Islam. On the contrary, Muslims are supposed to be outward looking and actively involved in promoting the welfare of society. "You are the best people raised for the good of mankind; you enjoin what is good and forbid evil and believe in Allah." (3:111) "And let there be among you a body of men who should invite to goodness, and enjoin equity and forbid evil. And it is they who shall prosper." (3:105) "Those who, if We establish them in the earth, will observe Prayer and enjoin good and forbid evil. And with Allah rests the final issue of all affairs." (22:42) "Again, he should have been of those who believe and exhort one another to perseverance and exhort one another to mercy. These are the people of the right hand." (90:18-9) "By the fleeting time, Surely, man is in a state of loss, except those who believe and do good works, and exhort one another to accept truth, and exhort one another to be steadfast." (103:2-4) "They believe in Allah and the Last Day, and enjoin what is good and forbid evil, and hasten, vying with one another, in good works. And these are among the righteous." (3:115) "And if Allah had *enforced* His will, He would have made you all one people, but *He wishes* to try you by that which He has given you. Vie, then, with one another in good works." (5:49) "And everyone has a goal which dominates him; vie, then, with one another in good works." (2:149)

It is very significant that Islam has a positive approach towards reform. It puts emphasis on do's before don't's and that is why Muslims are required to, "Enjoin what is good and forbid evil", in that order. (3:105,111,115, 7:158, 9:71) This is also re-

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flected in the exhortations to "Repel evil with that which is the best." (2:96, 41:35)

The Holy Prophet said, "He who calls people to guidance has the same reward as those who follow him without any diminution of the reward of the latter, and he who calls people to error carries the same burden of sin as those who follow him without any diminution in the burden of the latter."⁴ "Indeed, by Allah, you must enjoin good and forbid evil and seize the hand of the wrongdoer and persuade him to act justly and establish him firmly on the right, else Allah will involve the hearts of some of you with the hearts of others and will curse you as He cursed them." "If a person commits evil among a people, who have the power to prevent him, but do nothing to stop him, Allah will punish them before their death."⁵ "By Him in Whose hands is my life, you will continue to enjoin good and forbid evil, or else Allah will certainly afflict you with torment from Him."⁷ "A Muslim is the brother of a Muslim; he does not wrong him nor does he hand him over to his enemy. He who occupies himself in relieving the need of a brother will find that Allah occupies Himself in relieving his need. He who removes the trouble of a Muslim will have one of his troubles removed by Allah on the Day of Judgment. He who covers up the fault of a Muslim will have his faults covered up by Allah on the Day of Judgment."³

There is a strong warning for those who may preach doing good and avoiding doing evil but do not act on this themselves. They are reprimanded in the Quran, "Do you enjoin others to do what is good and forget your own selves, while you read the Book? Will you not then understand?" (2:45) "O ye who believe! why do you say what you do not do? Most hateful is it in the sight of Allah that you say *what* you do not do." (61:3-4)

Usama bin Zaid relates that he heard the Holy Prophet say: "A man will be brought on the Day of Judgment and will be thrown into the Fire, whereby his arteries will protrude out of his belly and he will go round and round holding them as does a donkey working a mill. The denizens of the Fire will gather round him and say: "What is this? Did you not enjoin good and forbid evil?" He will say: "That is so. I enjoined good, but did not do it; and I forbade evil but did it."³

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Obedience to Authority

Cordial and equitable relations between the ruled and the ruler are of crucial importance for social harmony and progress. Islam lays great stress on obedience to authority. The foremost authority is of Allah followed by that of the Holy Prophet, as His Messenger. In Quran obedience to Allah and His Messenger is repeatedly mentioned together. (4:60, 5:93, 8:11,21,47, 33:3,132) Obedience to the Messenger alone is also mentioned in numerous verses of the Quran. (24:55, 47:34) "Surely, I am unto you a Messenger, faithful to my trust. So fear Allah, and obey me." (26:108-9,126-7,144-5,163-4) The whole range of authority and the order is also mentioned. "O ye who believe! obey Allah and obey *His* Messenger and those who are in authority among you. If you differ in any thing among yourselves, refer it to Allah and *His* Messenger if you are believers in Allah and the Last Day. That is the best and most commendable in the end." (4:60)

The Holy Prophet further explained it by saying, "He who obeys me obeys Allah and he who disobeys me disobeys Allah, and he who obeys my appointee obeys me and he who disobeys my appointee disobeys me." "Hear and obey even if a negro slave whose head is like a grape is placed in authority over you." Abdullah bin Umar (Ibn Umar) relates, "When we covenanted with the Holy Prophet to hear and obey, he would say to us: As far as you can."³ "He who dishonors Allah's ruler on earth Allah humiliates him."⁷ "You are obligated to hear and to obey in prosperity and adversity, willingly or unwillingly, even when you are treated unjustly." "If a person experience something unpleasant at the hands of a ruler, he should bear it with equanimity, for he who departs from obedience a hand's breadth dies in error." "After me, there will be rulers who would not follow my path and act according to my tradition. Some of them will have a Satan's heart in human body." When asked for guidance for such a situation, the Holy Prophet said, "If you are alive at that time, listen and obey even though they break thy back and deprive your of your wealth. Just listen and obey." The Holy Prophet was asked, "If our rulers should refuse to render to us our due, what would be

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your direction to us?" The Holy Prophet turned away from him who had posed the question, but he repeated it, whereupon the Holy Prophet said, "Hear them and obey them. They are accountable for their obligations and you are accountable for yours."⁴ All this means that in case of a genuine grievance, one should seek legal redress, but, if this is not available, one should not resort to means which may create disorder. In stead, one should turn to Allah for assistance. Nevertheless, one must continue discharging one's own obligations.

The obedience to authority should not be blind. It is in the Quran, "Say, 'Swear not; *what is required is actual* obedience in what is right. Surely, Allah is well aware of what you do.'" (24:54) The Holy Prophet always urged Muslims to obey him in going good. He said, "A Muslim is obligated to hear and obey the ruler whether he likes it or not, except when he is required to do something that is sinful. In which case there is no obligation to hear or to obey."³ This was brought home in one incident in which a Muslim commander, in order to test their loyalty to him, asked the troops to raise fire and then jump into it. They were, however, reluctant to do so and some of them did argue that they had embraced Islam to escape fire. This was reported to the Holy Prophet and he said, "If you had entered the fire, you would not have come out of it, as the obedience is in good matters." "Beware! after me there will be such rulers that if a person declares their lies as truths and support them in wrong doing, he will have nothing to do with me and, on the Day of Judgment, he will not come to my pond. On the other hand, if a person would not declare their lies as truths and would not support them in wrong doing, he is mine and I am his and he will come to my pond."⁸

The Holy Prophet has warned against hobnobbing with the rulers."Whoso unnecessarily knocks at the doors of the ruler will be inviting trouble."⁷

Conduct of the Ruler

There is no room in Islam for kingship or dictatorship or any other form of authoritarian system of public administration. The

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emphasis is on "mutual consultation". This is circumscribed by the fact that while the most suitable is to be elected, he should treat public office as a "sacred trust". Leaders have a special responsibility, as they would be accountable to Allah not only for their personal conduct, but also that of their followers. This is explained in numerous verses of the Quran. "O wives of the Prophet! if any of you be guilty of manifestly dishonorable conduct, the punishment will be doubled for her. And that is easy for Allah. But whoever of you is obedient to Allah and His Messenger and does good works, We shall reward her twice over; and We have prepared for her an honorable provision." (33:31-2) "And they will say, 'Our Lord, we obeyed our chiefs and our great ones and they led us astray from the way. Our Lord, give them double punishment and curse them with very great curse.'" (33:68-9)

Since the leaders, according to Islam, are the servants of the people,¹⁰ they are not expected to arrogate to themselves any special privilege which may put them in a class by themselves. The Holy Prophet said, "Your best rulers will be those whom you love and who love you, for whom you pray and they pray for you; and your worst rulers will be those whom you hate and who hate you, and whom you curse and they curse you." When asked whether such rulers be boycotted, he said, "Not so long as they maintain the Prayer services."¹⁴ "Leaders are like a shield behind which people seek safety and fight. If a leader orders, fearing Allah, and is just, he will have its reward. If he acts to the contrary, then he will face its consequences."¹³ Hadhrat Umar said, "People would remain on the right path so long as their leaders do not deviate from it."¹⁷

Justice is to be the first and foremost guiding principle for the ruler. The Quranic injunctions on this have been cited earlier under Justice. (4:59, 5:43) The Holy Prophet said, "The just will be placed in columns of light in the presence of Allah. They will be those who act justly in their decisions, their families and the affairs committed to them." "The dwellers of Paradise will be of three types; a just ruler who spends in charity having been given the capacity; a man merciful and tender towards every relative and Muslim; and a pious man with a family who refrains from

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asking.”⁴ Of the seven persons on whom Allah will provide His own shade on the Day of Judgment, when there will be no other shade, will be a just ruler.³ “A ruler who acts on suspicion and ignores hard evidence will corrupt the people.”⁵ “There is no governor who rules Muslim subjects and dies, having also played false with them, but Allah will forbid him Paradise.”³ “Every deceitful will have a flag which will be raised on the Day of Judgment, according to the degree of his deceit. The most deceitful is he who cheats as a ruler over the creation of Allah.”⁴

Compassion is to be an important virtue of the ruler and this is underlined in the Quran. The fact that the Holy Prophet possessed this quality in abundance was attested by Allah in a verse quoted earlier. (3:160) Even so, the exhortation was, “And lower thy wing of mercy for the believers.” (15:89) Once the Holy Prophet enquired from the people of the Bani Salma tribe who their leader was and they said, “Jad bin Ques, but he is a bit niggardly.” The Holy Prophet said, “Is there a disease more serious than niggardliness? So he can not be your leader.”¹⁴ “Verily, it is better that the leader should err on the side of forgiveness rather than that he should err in punishing.”⁷ “The worst of governors is the cruel herdsman.”⁴ The Holy Prophet used to pray, “Allah when one who is placed in authority over my people is hard on them, be Thou hard on him also, and when such a one is gentle with them be gentle to him.”⁴ “The worst ruler is he who imposes hardship on his subjects. See that you are not among them.”³ Officials are expected to work diligently for the welfare of the public. The Holy Prophet said, “An office is a trust; it is a humiliation except for those who rise equal to the task and give to every one his due.”⁴ “Each one of you is a shepherd and each of you is responsible for his flock. The man who rules over the people is a shepherd and is responsible of his flock.” “Any man whom Allah has given the authority of ruling some people and he does not look after them in an honest manner, will not have even the smell of Paradise.”³ “If a person is in charge of the affairs of Muslims and does not strive diligently to promote their welfare, he will not enter Paradise with them.” “If Allah places someone in authority

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over Muslims and he puts a barrier between himself and their needs, objects and poverty, Allah will put up a barrier between Himself and his needs and objects and poverty on the Day of Judgment.”⁷ “What else than the sin that a man stops the food of the one who is under his charge.” “If God makes anyone in charge of some job of Muslims and he neglects their requirements, He will also neglect him at the time of his need.”⁸

Rulers almost invariably need advisors and they have been urged to be very careful in their selection. The Holy Prophet said, “Whenever Allah raises a Prophet or appoints a vicegerent he has two counsellors, one counsels him to good and incites him to it and the other counsels him to evil and incites him to it. He alone escapes evil who is safeguarded by Allah.”⁴ “When Allah desires good for a ruler He furnishes him with a sincere counsellor who reminds him when he forgets and assist him if he remembers; and when He desires for him something other than good He furnishes him with an evil counsellor who does not remind him if he forgets and does not assist him if he remembers.”⁵

Hadhrat Umar once addressed his officials in these words, “Remember you have not been appointed to be harsh rulers but to be leaders to whom public should follow. You must discharge your obligations to Muslims. Do not beat them nor humiliate them. Do not praise in exaggerated terms lest this should mislead. Do not close your doors on them and do not let powerful usurp the rights of the weak ones. Do not give yourself precedence over others in any way as this amounts to injustice with them.”¹⁸ The Holy Prophet said, “Of the three persons with whom Allah would not speak on the Day of Judgment, nor purify him, nor look at him would be a ruler who lies.”⁴ According to the Holy Prophet, among other things, an indication of the Last Hour is that the rulers and leaders will be the worst of the lot. He said, “What I fear most are the rulers of my people who would go astray.”⁶

Obligations to Oneself

There is no monasticism in Islam. As a matter of fact, originally there was no such requirement in earlier religions and was

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interpolated later on. "And We caused Our Messengers to follow in their footsteps; and We caused Jesus, son of Mary, to follow *them*, and We gave him the Gospel. And We placed in the hearts of those who accepted him compassion and mercy. But monasticism which they invented themselves-We did not prescribe it for them-for the seeking of Allah's pleasure; but they did not observe it with due observance." (57:28) "And plead not for those who are dishonest to themselves." (4:108)

Islam has also spelled out the obligations to oneself, besides other obligations. Allah says in the Quran, "O ye who believe! be heedful to your own selves." (5:106)

The Holy Prophet said to a Companion of his, "Have I been told that you observe fast every day and stand for voluntary Prayer throughout the night?" He said: "That is so, Messenger of Allah." The Holy Prophet said, "Do not do so. Observe the fast and leave off, sleep and stand in Prayer. Your body has a right, your eyes have a right, your wife has a right, your guest has a right. It would be enough if you were to fast three days in a month; for every good deed has a tenfold value and this will be equal to a whole month of fasting."³ "When people obey a miser, follow their inclinations, every body seeks this world and is proud of his own opinion and wisdom, you do not have the power to stop an undesirable thing then you should worry only about yourself and leave others. Patience and steadfastness in those days will be like holding live fire and anyone performing one good deed will get the reward of fifty such deeds."⁶

Life Invaluable

According to Islam, life is extremely precious. Humans apart, even animals should not be killed unnecessarily. According to the Holy Prophet, a woman was punished by Allah for tying a cat and let it die of starvation. She neither fed it nor let it be free to fend for itself. On the other hand, a loose woman was forgiven for giving water to a thirsty dog.³ Human life is all the more precious and should be saved at any cost. The Quranic advice is, "And that you kill not life which Allah has made sacred, save by right. That

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is what He has enjoined upon you, that you may understand.” (6:152) “And kill not the soul which Allah has forbidden save for a just cause.” (17:34) “On account of this We prescribed for the children of Israel that whosoever killed a person-unless it be for *killing* a person or for creating disorder in the land-it shall be as if he had killed all mankind; and whoso gave life to one, it shall be as if he had given life to all mankind.” (5:33) “And kill not yourselves. Surely, Allah is Merciful to you.” (4:30)

The Holy Prophet said, “Eschew the seven fatalities ... Slaying unjustly a life declared sacred by Allah.”³ “Killing a Muslim is worse than the destruction of the whole world.” “The first thing to be accounted (on the Day of Judgment) will be Prayer and the first act that will be adjudged among the people will be a case of murder.”⁸ In the sermon of the Farewell Pilgrimage, the Holy Prophet mentioned the life of other Muslims as one of the inviolable and warned, “Not to become unbelievers by killing one another later on.”³ “A believer is always relieved, free from worry and pious until he commits a murder without justification when he becomes heavy and lethargic.”⁵

Suicide Forbidden

Islam does not allow committing suicide in any circumstance. In fact, one is not even allowed to wish for death. The Holy Prophet said, “None of you should wish for death, for if he is virtuous it is possible that he might add to his good works, and if he is an evil doer he might be able to remedy his past.”³ Another version is, “No one of you should wish or pray for it before it comes to him. When he dies his actions will be terminated; and in the case of a believer his age only adds to good for him.”⁴ “No one of you should wish for death because of any misfortune that befalls him. Should any one be so afflicted, he should say, ‘Allah, keep me alive as long as life is better for me, and cause me to die when death is better for me.’” “The best person is he who has a long life and is of good conduct.”³

As to the actual act of suicide, the Holy Prophet said, “He who killed himself with a thing would be tormented on the Day of

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Resurrection with that very thing." He elaborated it by saying, "He who killed himself with steel would be the eternal denizen of the Fire of Hell and he would have the weapon in his hand and would be thrusting that in his stomach for ever and ever; he who drank poison and killed himself would sip that in the Fire of Hell where he is doomed for ever and ever; and he who killed himself by falling from a mountain would constantly fall in the Fire of Hell and would live there for ever."³ The Holy Prophet did not say the funeral prayer of a man who had committed suicide.⁵ A Muslim was seen fighting valiantly in a battle and people praised his valor, but the Holy Prophet called him a person consigned to Hell. Another Muslim, who heard this, followed him to see what the Holy Prophet signified. Lo! that brave man is wounded and, not being able to put up with pain, commits suicide.³

Normal Life

Leading a normal life, while discharging all obligations in their true spirit, is certainly far more difficult than total self-denial, because of constant trials. It is like living on a razor's edge. "*And follow the nature made by Allah-the nature in which He has created mankind. There is no altering the creation of Allah. That is the right religion. But most men know not.*" (30:31) As such, life is to be led in conformity with nature and this cannot be deviated with impunity. The effort should be to remain lean, both physically and spiritually, and have sound and uncorrupted heart and mind in a sound body to be able to discharge one's obligations. The Holy Prophet said, "I am more righteous than you and more afraid of Him than you, but I fast and break fast, pray and sleep and marry women. He who deviates from my tradition is not of me."³

No Unnecessary Encumbrance

History of religion is replete with innovations over time which distort the original teachings beyond recognition, making it very hard, if not almost impossible, to follow. "O people of the Book,

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exceed not the limits in your religion, and say not of Allah anything but the truth." (4:172) "Say, 'O people of the Book! exceed not the limits in *the matter of* your religion unjustly, nor follow the evil inclinations of a people who went astray before and caused many to go astray, and *who* have strayed away from the right path." (5:78) Unnecessary encumbrance is to be avoided. Allah says, "Those who follow the Messenger, the Prophet, the Immaculate one, whom they find mentioned in the Torah and the Gospel *which are* with them. He enjoins on them good and forbids them evil, and makes lawful for them the good things and forbids them the bad, and removes from them their burden and the shackles that were upon them. So those who shall believe in him, and honor and support him, and help him, and follow the light that has been sent down with him-these shall prosper." (7:158) The Holy Prophet was appointed to remove the burdens and shackles unnecessarily imposed upon themselves by the people. "Let him who has abundance of means spend out of his abundance. And let him whose means of subsistence are straitened spend out of what Allah has given him. Allah burdens not any soul beyond that which He has given it." (65:8) "O ye who believe! ask not about things which, if revealed to you, would cause you trouble; though if you ask about them while the Quran is being sent down, they will be revealed to you, Allah has left them out. And Allah is Most Forgiving, Forbearing. A people before you asked about such *things*, *but* then they became disbelievers therein." (5:102-3) "Allah burdens not any soul beyond its capacity ... Our lord, burden us not with what we have not the strength to bear;" (2:287) "We have not sent down the Quran to thee that thou shouldst be distressed." (20:3) "He has chosen you, and has laid no hardship upon you in religion." (22:79)

The Holy Prophet said, "Allah, the Exalted, has laid down certain obligations which you do not neglect, and has set certain limits which you do not transgress, and has forbidden certain things which you do not commit, and has kept silent about other things out of mercy for you and not out of forgetfulness. So do not seek to discover them."¹⁰ "The permissible is what is permitted by Allah and His Book and the forbidden is what is forbidden by Allah

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in His Book and about which he is silent He has forgiven it.”⁷ “The commandments of the faith are easy. Whoever imports hardship into them is vanquished by them. So be moderate, and perform in proportion to your strength be cheerful, and seek Allah’s help morn and eve and during a portion of the night.”³ “Ruined are those who insist on hardship in matter of faith.” He repeated it thrice.⁴ “If anyone seeks to introduce into this faith of ours something that does not belong to it, that is to be rejected.”³ Muslim adds: “A practice that is not enjoined by us is to be rejected.” As mentioned earlier, the Holy Prophet wanted the congregational Prayer to be brief in consideration of old, young and those who have to attend to other affairs.³ “Gladden people and do not scare them; make things easy and do not make them difficult.”⁵ “It does not behove a believer to demean himself.” Some one asked: “How would a person demean himself?” The Holy Prophet said, “By assuming obligations he is unable to discharge.”⁶ “You must then follow my Sunnah (example) and that of the rightly-guided Caliphs. Hold on to and stick fast to it. Avoid novelties, for every novelty is an innovation, and every innovation is an error.” “Do not impose (extreme) austerity on yourselves and so (extreme) austerity would be imposed on you, for people have imposed (extreme) austerity on themselves and Allah imposed (extreme) austerity on them. Their survivors are to be found in cells and monasteries.”⁵ The Holy Prophet saw an old man walking, supported by his two sons, and asked about him. The people informed him that he had vowed to go on foot (to Ka’ba). He said, “Allah is not in need of this old man’s torturing himself,” and ordered him to ride.” On another occasion, the Holy Prophet was delivering his sermon when he noticed a man who was standing and enquired about him. He was told that his name was Abu Israel and he had made a vow that he would keep standing in the sun, would not sit down, would not move into the shade, would not talk to anyone and would observe fast. The Holy Prophet said: “Tell him to talk, to move into the shade and sit down. But let him complete his fast.”³ A person informed the Holy Prophet that his sister had vowed to go to Pilgrimage on foot. He said, “Allah does not care for your sister’s hardship and is not going to reward that. She should go on

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a mount and spend by way of expiation for her vow.”⁵ Hadhrat A’isha relates, “Whenever Allah’s Messenger was given the choice of one of two matters, he would choose the easier one, as long as it was not sinful to do so, but if it was sinful to do so, he would keep away from that more than any body else.”³ She also relates that the Holy Prophet would sometime abstain from doing something he wished to do fearing lest others follow him and it might become obligatory for them. She also relates that the Holy Prophet whenever he ordered some one to do good, he would tell him the act which he could easily perform. The Holy Prophet would say, “Faith is easy and whoso seeks uncalled for hardship in it, it will overwhelm him. Be moderate, close and happy. Draw strength from Prayer, morn and evening and charity.” “The main guilty among Muslims is he who enquired about a thing which was not forbidden, but was forbidden because of his query.” “Leave me alone while I leave you alone, because people before you were ruined for asking too many questions and disputing with their Prophets. So when I stop you from something refrain from it and when I order you something carry it out according to your capacity.”³

Full advantage should be taken of bounties of Allah without exceeding the bounds. In fact, that is the essence of gratitude. “Losers indeed are they who kill their children foolishly for lack of knowledge, and make unlawful what Allah has provided for them, forging a lie against Allah. They have indeed gone astray and are not rightly guided.” (6:141) “And whoso transgresses the limits of Allah, he indeed wrongs his own soul.” (65:2) “O ye men! eat of what is lawful *and* good in the earth; and follow not the footsteps of Satan; surely, he is to you an open enemy.” (2:169) “O ye who believe! eat of the good things We have provided for you, and render thanks to Allah, if it is He Whom you worship.” (2:173) “O children of Adam! look to your adornment at every *time and* place of worship, and eat and drink but exceed not the bounds; surely He does not love those who exceed the bounds. Say, ‘Who has forbidden the adornment of Allah which He has produced for His servants, and the good things of *His* providing?’ Say, ‘They are for the believers in the present life *and* exclusively *for them* on the Day of Resurrection.’ Thus do We explain the

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Signs for a people who have knowledge." (7:32-3) "O ye who believe! make not unlawful the good things which Allah has made lawful for you, and do not transgress. Surely, Allah loves not the transgressors. And eat of that which Allah has provided for you of what is lawful and good. And fear Allah in Whom you believe." (5:88-9) "O Prophet! why dost thou forbid *thyself* that which Allah has made lawful to thee, seeking the pleasure of thy wives? And Allah is Most Forgiving, Merciful." (66:2)

The Holy Prophet said, "Allah likes to see the marks of His bounty on His servant."⁷ "Out of good things, desire that which is most beneficial for you."⁴

Allah has allowed certain relaxations and they should be gratefully availed of, otherwise it would tantamount to questioning His wisdom, not to speak of unnecessary hardship, which, undertaken in defiance of Divine **commandment**, can not be expected to be rewarded by Him. Moreover, it is a great insolence to hope to win Allah's pleasure by force. The Holy Prophet said, "Relaxation is for you which Allah has granted you."²⁴ "Call people and give them glad tidings and do not hate. Create facility and not difficulty."¹⁴ "I have been appointed as a one who provides ease and not the one who makes things difficult."⁷ "Beware, do not exaggerate in faith. Certainly those who were before you were destroyed by their exaggeration in faith."⁴ "The beauty of a person's Islam is his giving up a thing which is of little use."⁶

To make life easy, Allah has provided relaxations in some compulsory obligations under certain circumstances which would have made discharging them onerous. For instance, postponement of fasting for the sick and the traveller. Moreover, some Prayers can be combined in case of rain, war and other exigencies of life. During journey they have been reduced to half and the Holy Prophet called this concession a charity from Allah and urged Muslims to accept it.⁵

Positive Outlook

As to the outlook on **life**, Muslims have been advised to have

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a positive approach, despite human weaknesses, because of Allah's liberal forgiveness and all embracing mercy. The scope and nature of these attributes of Allah have already been dealt with at length. "And who can despair of the mercy of his Lord save those who have gone astray?" (15:57) The Holy Prophet has summed it up by saying, "Let no one of you die but in a state of mind hoping for the best from Allah, the Lord of honor and glory." "Allah says, 'I deal with a person as he perceives me. I am with him when he calls me.'"⁴ "A favorable view of Allah is part of the best of worship of Allah."⁷ "Allah says 'I am close to the notion that a servant of Mine has about Me.'"³ Three days before his death, the Holy Prophet said, "A person should not die except hoping good from Allah."⁴ The Holy Prophet has also warned, "Bad is the servant who fancies and cheats himself and forgets the Great, the Most High. Bad is the servant who neglects and is wanton, and forgets the grave and calamities; bad is the servant who is haughty and insolent, and forgets the beginning and the end; bad is the servant who deceives the world by religion; bad is the servant who deceives religion with ambiguities; and bad is the servant whose covetousness makes him obsequious; bad is the servant whom lust leads astray; bad is the servant whom greed disgraces."⁷

Resisting Evil Inclinations

Perhaps the first and foremost obligation to one self, which would pave the way for attainment of higher virtues, is to resist evil inclinations. According to the Quran, Prophet Joseph said, "And I do not hold myself to be free from weakness; for, the soul is surely prone to enjoin evil, save that whereon My Lord has mercy. Surely My Lord is Most Forgiving, Merciful" (12:54) "Is he then who stands upon a clear proof from his Lord like those to whom the evil of their deeds is made *to look* beautiful and who follow their evil inclinations?" (47:15) "Therefore follow not low desires so that you may *be able to* act equitably." (4:136) "O David, We have made thee a vicegerent in the earth; so judge between men with justice, and follow not vain desire, lest it should lead

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thee astray from the way of Allah." (38:27) "Nay, but those who are unjust follow their low desires without any knowledge. Then who can guide him to whom Allah has adjudged as lost? There will be no helpers for them." (30:30) "Hast thou seen him who takes his own evil desire for his god? Couldst thou then be a guardian over him?" (25:44) "And if We had pleased, We could have exalted him thereby; but he inclined to the earth and followed his evil inclination." (7:177) "But as for him who fears to stand before His Lord, and restrains his soul from evil desires, The Garden shall surely be his home." (79:41-2) "But if they answer thee not, then know that they only follow their own evil inclinations. And who is more erring than he who follows his evil inclinations without any guidance from Allah? Verily, Allah guides not the unjust people." (28:51) "And surely many mislead *others* by their evil desires through lack of knowledge." (6:120) "And if the Truth had followed their desires, verily, the heavens and the earth and whatsoever is therein would have been corrupted." (23:72) "So let him not who believes not therein and follows his own evil inclinations, turn thee away therefrom, lest thou perish." (20:17) "Then We set thee on a clear path in the matter of *religion*; so follow it, and follow not the evil inclinations of those who know not." (45:19) "And obey not him whose heart We have made heedless of Our remembrance and who follows his evil inclinations, and his case exceeds all bounds." (18:29) "Say, 'I will not follow your evil inclinations. In that case, I shall become lost and I shall not be of the guided.'" (6:57) "And if thou follow their evil desires after the knowledge that has come to thee, thou shalt have no friend nor defender nor helper." (2:121, 13:38) "If thou shouldst follow their desire after the knowledge that has come to thee, then thou shalt surely be of the transgressors." (2:146) "Hast thou seen him who takes his evil desire for his god? Couldst thou then be a guardian over him?" (25:44)

The Holy Prophet said, "Hell lies hidden behind evil desires."³ "A wise person is one who watches over himself and restrains himself from that which is harmful and strives for that which will confront him after death; and a foolish one is he who gives reign to his cravings and seeks from Allah the fulfillment of his own

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desires.”⁷ “A wise man suppresses his desires and acts for the Hereafter, whereas a fool blindly follows his desires and pins long hopes on Allah.” Asked about the wise, the Holy Prophet said, “He is wise who always remembers death and prepares well for the life after.”⁶

Avoidance of Vain Interests

Muslims have been warned not to indulge in vain activities and thereby waste their energy and resources, which are otherwise required to do good. This is how the Quran puts it. “Surely, success does come to the believers. Who are humble in their Prayers, And who shun all that which is in vain.” (23:2-4) “And when they pass by anything vain, they pass on with dignity;” (25:73) “And when they hear vain talk, they turn away from it and say, ‘Unto us our works and unto you your works. Peace be upon you. We seek not the ignorant.’” (28:56) “And follow not that of which thou hast no knowledge. Verily, the ear and the eye and the heart—all these shall be called to account.” (17:37)

The Holy Prophet said, “It is part of the excellence of a person’s Islam that he should eschew that which is of no benefit to him.”⁷

Muslims have been directed to avoid all those activities and feelings that are not essential for life and, on the contrary, have a corrosive effect on heart and mind. For instance, “O ye who believe! avoid most of suspicions; for suspicion in some cases is a sin. And spy not, nor back-bite one another. Would any of you like to eat the flesh of his brother who is dead? Certainly you would loath it. And fear Allah, surely, Allah is Oft-Returning *with compassion and is Merciful*.” (49:13)

The Holy Prophet said, “We are forbidden to search for faults, we can take note of that which is overt.” “If you go about searching for the faults of Muslims you will corrupt them.”⁵ “What Allah abhors most is that a person may take pride in vain acts and sins.”⁸ The Holy Prophet did not approve of games which may be mere waste of time without any health benefit. He said, “Any one who plays “nard”—a game, smears his hands with flesh and blood of swine.”⁴ Keeping pigeons are also not approved of by the Holy

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Prophet. When he saw a person chasing a pigeon, he said, "He is Satan following Satan."⁶

Good Company

Most people are influenced by the company they keep and pick up many habits, some times quite unconsciously, from those who are very close to them, like their friends. Some can not resist what is now known as peer pressure. The avoidance of vain interests would be possible only, if a person kept good company. There are the age old sayings; "A man is known by the company he keeps;" "Birds of feather flock together." The Quran says, "*Remember* the day when the wrongdoer will bite his hands; he will say, 'O, would that I had taken the *same* way with the Messenger! Ah woe is me! Would that I had never taken such a one for a friend. He led me astray from the Reminder after it had come to me. And Satan is man's great deserter.'" (25:28-30) "Friends on that day will be foes to each other, except the righteous." (43:68) "His associates will say, 'O our Lord, I did not cause him to rebel; but he *himself* was too far gone in error.' *God* will say, 'Quarrel not in My presence. I gave you warning before hand.'" (50:28-9) "O ye who believe! fear Allah and be with the truthful." (9:119) "Your friend is only Allah and His Messenger and the believers who observe Prayer and pay the Zakat and worship God alone. And those who take Allah and His Messenger and the *believers* for friends *should rest assured* that it is the party of Allah that must triumph." (5:56-7) "O ye who believe! take not My enemy and your enemy for friends, offering them friendship and love, while they disbelieve in the truth which has come to you and drive out the Messenger and yourselves *from your homes merely* because you believe in Allah, your Lord." (60:2) "Those who take disbelievers for friends rather than believers. Do they seek honor at their hands? Then *let them remember that* all honor belongs to Allah." (4:140) "O ye who believe! take not the Jews and the Christians for friends. And whoso among you takes them friends is indeed one of them." (5:52) "O ye who believe! take not *others* than your own people as intimate friends; they will not fail to

corrupt you. They love to see you in trouble. Hatred has already shown itself through *the utterances of* their mouths, and what their breasts conceal is greater still. We have made clear to you Our commandments, if you will understand. Behold you are those who love them, but they love you not. And you believe in all the Book. When they meet you, they say, 'We believe;' but when they are alone, they bite their finger-tips at you for rage. Say, 'Perish in your rage. Surely, Allah knows what is hidden in your breasts.'" (3:119-20) "And whoso has Satan for his companion, *let him remember that* an evil companion is he." (4:39) "O ye who believe! make not friends of a people with whom Allah is wroth; they have indeed despaired of the Hereafter just as have the disbelievers despaired of those who are in the graves." (60:14) "Hast thou not seen who make friends with a people with whom Allah is wroth? They are neither of you nor of them, and they swear to falsehood knowingly." (58:15) "O ye who believe! take not your fathers and your brothers for friends, if they prefer disbelief to faith. And whoso befriend them from among you, it is they that are wrong-doers." (9:23) "And those who disbelieve-they are friends one of another. If you do it not, there will be mischief in the land and great disorder." (8:74) The difference between befriending a person and dealing with him in a kind and equitable manner needs to be borne in mind. "Allah forbids you not, respecting those who have not fought against you on account of your religion, and who have not driven you forth from your homes, that you be kind to them and act equitably towards them; surely Allah loves those who are equitable." (60:9) "And those who shun false gods lest they worship them and turn to Allah-for them is glad tidings. So give glad tidings to My servants." (39:18)

The Holy Prophet said, "Keep company only with a believer, and let your food be eaten only by the righteous." "A person is apt to follow the faith of his friend, so be careful who you make friends with." "He who associates with non-believers and keeps their company is like them."⁵ "The case of a righteous companion and that of an evil companion is like that of one who carries perfume and of one who blows into a furnace. The carrier of perfume might give you some as a gift, or you might buy some from him, or at

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least you might smell its fragrance. As for the other, he might set your clothes on fire, and at the very least you will breathe the foul air issuing forth from the furnace." "A person will be with those he loves."³ "Souls are like assembled host, those who have affinity with each other become attached and those who lack affinity drift away from each other."⁴ "Who mixes with a person who sets up partners of Allah would be like him."⁵ "Avoid sitting with rich people."⁷ "As you get nothing from a thorny tree except thorns, you will get nothing but sin from the company of the rich."⁶ "When you see a person gifted with aversion towards worldly affairs and with brevity of speech, do seek his company for he shall attain wisdom."⁶

Good Behavior

The importance of good behavior has been stressed in the Quran, "Verily, Allah enjoins justice, and the doing of good to others; and giving like kindred; and forbids indecency, and manifest evil and wrong transgression." (16:91) "And thou dost most surely possess high moral excellence." (68:5)

The Holy Prophet said, "I have been raised to perfect the structure of good behavior."⁶ "Good behavior is half the faith."⁵ "The most likable of you are those who are best behaved." "The best amongst you are those who have the best manners and character."³ "Strengthening the ties of kinship, good behavior and good neighborliness make town flourish and lengthen the days of the people."²⁶ "A companion of the Holy Prophet enquired: "Messenger of Allah, what is the best that has been bestowed upon man?" He answered: "Good behavior."⁸ "Seek exaltation in the sight of Allah through courtesy towards one who behaves churlishly towards you and through bestowing favors upon him who deprives you of that which is due to you."³ "Two qualities never combine in a true believer; niggardliness and ill-behavior."⁷ "By his good behavior, a believer will attain the degree of one who prays during the night and fasts during the day." "There is nothing heavier than good character put in the scale of a believer on the Day of Resurrection." "I guarantee a home on the heights of

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Paradise for one whose behavior is excellent.”⁵ “The worst in the sight of Allah is the one whom people avoid because of his ill-manners.”³

Trustworthiness

Muslims are supposed to be very trustworthy. The Quranic exhortation is, “O ye who believe! prove not false to Allah and the Messenger, nor prove false to your trusts knowingly.” (8:28) “Verily, Allah commands you to make over the trusts to those entitled to them.” (4:59) True believers are those, “And who are watchful of their trusts and covenants.” (23:99, 70:33)

Controlling the Tongue

Human tongue is primarily meant to be a basic means of communication and is, more often than not, expressive of feelings. Its use or misuse makes the difference between love and hatred, harmony and disorder, war and peace, etc. It is capable of turning a foe into a friend and vice versa, hence its great importance in Islam. The Holy Prophet said, “He who believes in Allah and the Last Day must speak beneficently or keep quiet.”³ The Holy Prophet foretold a very difficult period in future when a word uttered would be more injurious than sword.⁶ When asked what was that indulgence in which would push a person into the Fire, the Holy Prophet said, “The tongue and genitals.” “He whom Allah shields against the evil of that which is between the jaws and the evil of that which is between the legs will enter Paradise.” When asked how could salvation be achieved, the Holy Prophet said, “Control your tongue, take to your house and weep over your sins.” “When a man gets up in the morning all his limbs entreat his tongue saying: Be regardful of Allah on our behalf for we but follow you; if you go straight we shall go straight and if you are awry we shall be awry.”⁷ “Perish those who make a show of intelligence and skill in speaking.”⁴ “He who is silent is saved.” Mu’adh bin Jabal reports, “The Holy Prophet held his tongue and said, ‘Keep it under your control.’” I said, ‘O Messenger of Allah!

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are we accountable for our utterances?' The Holy Prophet said, 'Woe to you! Is there anything else which throws people on their faces in Hell?'⁷ Hadhrat Umar once visited Hadhrat Abu Bakr and found him pulling at his tongue. When enquired about it, he said, "This has landed me in trouble."⁹ "Three things are related to intention but can happen even in jest. They are: divorce, marriage and reversion after divorce."⁷

The Quranic injunction against backbiting has been mentioned earlier and this is a sequel to spying and equated with eating the flesh of a dead brother. (49:13) The Holy Prophet has defined backbiting, "Your saying of your brother that which he would dislike." Some one said: "But if my brother should be as I say?" The Holy Prophet said, "If he should be as you say then you have been guilty of backbiting and if he should not be as you say you are guilty of calumny."⁴

It is in the Quran, "Then woe that day who reject the truth who sportingly indulge in idle talk." (52:12-3) In Paradise, "Therein they will hear no idle talk nor lying." (78:36) The Holy Prophet said, "Do not indulge in much talk without remembrance of Allah, for much talk without remembrance of Allah hardens the heart and the person farthest from Allah will be the one who has a hard heart." "Allah abhors one who is given to loose talk." "Ruined is he who talks to amuse people and for that purpose does not hesitate to use lies."⁷ "On the Day of Judgment, a double faced person will be the worst of all in the sight of Allah."³

Islam does not allow reviling or cursing even inanimates. It is in the Quran, "And revile not those whom they call upon beside Allah, lest they, out of spite, revile Allah in their ignorance. Thus unto every people have We caused their doing to seem fair." (6:109) It was in explanation of this verse when the Holy Prophet advised the followers not to abuse others' parents, if they did not want their own parents being abused in retaliation.

The Holy Prophet said, "A Muslim is one from whose tongue and hand the Muslims are secure."³ "A believer does not taunt or curse or abuse or talk indecently."⁷ "Cursing a believer is equal to slaying him."³ "It does not behove a righteous Muslim that he should be given to cursing." "If two people abuse each other the responsi-

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bility of it lies upon the one who started it unless the wronged one should transgress."⁴ "Let no one reproach his brother with sin or disbelief else if he should not be deserving of the reproach it could rebound upon the one who utters it."³ "On the night of my Ascent I passed by some people whose nails were of copper and they were combing their faces and their chest with them. I enquired from Gabriel: 'Who are these?' He said: 'These are people who eat the flesh of men and attack their reputation and honor.'⁵ According to the Holy Prophet one of the characteristics of a hypocrite is that, "When talks he lies and when he contends he reviles."³ "Do not abuse fever, for it cleans out sins as a furnace cleans out the dirt of iron." "A camel that has been cursed shall not accompany us." "Do not abuse time, because this is in Allah's hand." "Do not say, 'My heart is corrupted.' Say, 'It has become lazy and lethargic.'⁴ "Never curse the dead because it pains those who are alive."⁷ "Do not abuse a rooster for it wakes you up for Prayer." "Never curse yourself, your family, your servants and your wealth lest it should coincide with that particular moment when prayer is accepted." "Do not abuse the wind because it is only appointed. If a person curses something which it did not deserve, the curse will recoil on him." "Never curse the curse of Allah, of His wrath and the Fire."⁵ The Holy Prophet used to pray, "Allah I seek thy protection against the evil of my ears, tongue, heart and semen."⁵ "Those who curse will not be able to intercede or stand as witness on the Day of Judgment."⁴ "A believer never curses."⁷

The Holy Prophet said, "It is enough to make a man a liar that he should go on reporting all that he might hear."⁴ "One who carries tales will not enter Paradise."³ "Ruined are those who exaggerate." "The servant speaks words that he does not understand its repercussions but he sinks down in Hell Fire farther than the distance between the east and the west."⁴ "The most offensive to me and the farthest from me on the Day of Judgment will be the most voluble, the most boring and the most rhetorical."⁷ "No companion of mine should convey to me anything unpleasant concerning another for I desire that when I meet you my mind should be clear with regard to everyone."⁵ Muslims have been urged not to spread despondency. The Holy Prophet said, "A person who says that people are ruined, he ruins them."⁴

Truthfulness

The Quranic injunctions regarding shunning lies have already been mentioned with reference to justice. (22:31) "Surely, Allah guides not him who is an ungrateful liar." (39:4) "Woe to every sinful liar." (45:8) On the other hand, Muslims have been repeatedly urged to be truthful. "Let them, therefore, fear Allah and let them say the right word." (4:10) "O ye who believe! fear Allah, and say the right word. He will bless your works for you and forgive your sins. And whoso obeys Allah and His Messenger, shall surely attain a mighty success." (33:71-2) "That Allah may reward the truthful for their truth, and punish the hypocrites if He so please." (33:25) "Allah will say, 'This is the day when *only* the truthful shall profit by their truthfulness. For them are Gardens beneath which flow streams..." (5:120)

One of the questions Heracles posed to Abu Sufyan about the Holy Prophet was: "What does he teach you?" Abu Sufyan said, "He tells us: Worship Allah and do not associate anything with Him, and discard all that your ancestors said; and he commands us to observe Prayer, tell the truth, to be chaste and to strengthen the ties of kinship."³ The Holy Prophet said, "Truth guides to virtue and virtue guides to Paradise. A person should be telling the truth till in the sight of Allah he is named Truthful. Lying leads to vice and vice leads to the Fire; and a person goes on lying till in the sight of Allah he is named Liar."³ "Truth is comforting, falsehood is disturbing."⁷ Some Muslims made covenant with the Holy Prophet to, among other things, tell the truth in every contingency and not to mind in that behalf any reproach or rebuke.³ "I guarantee a home in the middle of Paradise for one who will give up lying even in fun." "It is a grievous act of perfidy that thou speak something new to thy brother which he may believe although thou dost speak a lie." Abdullah bin Amr reports, "Once the Holy Prophet was in our house and my mother called me offering to give me something. The Holy Prophet asked her whether she would have really given me anything. She replied in the affirmative indicating that she *really* intended to give me some dates. The Holy Prophet said, 'If you were not to give anything to him, it would

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have been counted against you as a lie," Once a woman asked the Holy Prophet whether it was proper for her to tell others, to evoke their jealousy, that her husband had given her this and this while he had not done so. The Holy Prophet said, "To show off like that was like wearing double clothes of lies."⁵ "In the latter days there will be impostors, liars, who will come to you with stories which ye may have never heard, neither ye nor your forefathers. Beware then, beware let them not lead you astray, nor let them put you into trouble."⁴ What a contrast with the earlier Muslims of the Holy Prophet's time!

Modesty

Muslims have been warned to be extra careful about uttering those things, be that about one's ownself, which may spread indecency and immorality. It is in the Quran, "Those who love immorality should spread among believers, will have a painful punishment in this world and the Hereafter. And Allah knows, and you know not." (24:20) The Holy Prophet's Saying regarding bragging about one's own misdeeds has been cited earlier. He also said, "Indecency disfigures everything and modesty enhances the charm of everything."⁷ "What is left with the people of the saying of the older Prophets is, 'If you are not ashamed, do what you please.'" "When Allah wants to destroy a person, He takes away modesty from him. Once modesty is gone, you will find that Allah is for ever angry with him. And this leads to the loss of trust, hardens the heart, the loss of mercy and he ends up an accursed person." "When there is open indecency in a people, unknown diseases break out among them"⁶ "Faith has seventy odd branches, and modesty is part of faith." "Modesty always brings good." "Verily, modesty, all of it, is good."³ "Modesty is from faith, and faith will be in Paradise; and impudence is from tyranny, and tyranny will be in the Fire."⁷ "Let no man look upon the hidden parts of a man, nor a woman upon the hidden parts of a woman."⁴

Humility

Humility is one of the hallmarks of true believers. "And give

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thou glad tidings to the humble,” (22:35) “And the servants of the Gracious *God* are those who walk on the earth in a dignified manner, and when the ignorant address them, they say, ‘Peace.’” (25:64) “Verily, those who believe and do good works, and humble themselves before their Lord-these are the inmates of Heaven; therein shall they abide.” (11:24) “This is the Home of the Hereafter! We give it to those who desire not self-exaltation in the earth, nor corruption. And the end is for the righteous.” (28:84)

The Holy Prophet said, “Whoso leaves (precious) garments by way of humility while it is in his power, Allah will call him, on the Day of Resurrection, at the head of all creation, and reward him *exceedingly*.”⁷ “Allah has revealed to me that you should be humble, so that no one transgresses against another, no one holds himself above another.” “Who humbles himself for Allah a degree, Allah exalts him a degree until he joins the chosen ones. Who shows a degree of haughtiness, Allah debases him till He makes him join the lowest.”⁴

Sense of Honor

Modesty and humility does not mean insensitivity to violation of honor. The Holy Prophet said, “You marvel at the sense of honor of Sa’d. I have a greater sense of honor than him and Allah has more than me. It is because of this sense of honor that Allah has prohibited all acts of immodesty, whether overt or covert.”³

Arrogance

Allah is also unique in greatness and this is mentioned in the Quran: “And His is the Majesty in the heavens and in the earth; and He is the Mighty, the Wise.” (45:38) The Holy Prophet said, “Allah says, ‘Greatness is My privilege and dignity is My mantle. Who disputes any of these I will throw him in the Fire.’”⁵

Superiority over Fellow Beings

Allah has warned against arrogance in the Quran time and

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again with dire consequences. More specifically, "And walk not in the earth haughtily, for thou canst rend the earth, nor canst thou reach the mountains in height. The evil of these is hateful in the sight of thy Lord." (17:38-9) "And turn not thy cheek away from men in pride nor walk in the earth haughtily; surely, Allah loves not an arrogant boaster. And walk thou at a moderate pace, and lower thy voice; verily, the most disagreeable of voices is the voice of the ass." (31:19-20) "O ye who believe! let not one people deride *another* people, who may be better than they, nor let women deride *other* women, who may be better than they. And defame not your own people, nor call *one another* by nicknames. Bad *indeed* is evil reputation after *the profession of belief*; and those who repent not are the wrongdoers." (49:12) "Thus will Allah confound the disbelievers. That is because you exulted in the earth without justification, and because you behaved insolently." (40:75-6) "Thus does Allah seal the hearts of every arrogant, haughty *person*." (40:36) "Now this day you shall be requited with ignominious punishment because you were arrogant in the earth without justification, and because you acted rebelliously." (46:21)

The Holy Prophet said, "He who has a particle of arrogance in his heart will not enter Paradise." Some one said, 'A person likes handsome clothes and shoes.' The Holy Prophet said, "Arrogance means rejecting the truth out of self-esteem and looking down upon people."⁴ "Now shall I tell you who are the denizens of the Fire? It is every ignorant, impertinent, prideful and arrogant one." "Allah will not look, on the Day of Resurrection, at a person who drags his lower garment out of pride and arrogance."³ "The dearest and closest of you to me on the Day of Judgment will be those who are best behaved of you; and the most abhorrent of you to me and farthest of you from me will be the pompous, the boastful and the arrogant." "When my people will walk about proudly, and the children of kings-the children of Persia and Rome-will serve them, Allah will put their bad men in authority over their best." "Whoso deems himself higher than his real status and takes pride in it is included among the mighty and pow-

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erful and will be punished with them in the same manner.”⁷ “He who steps along proudly shall not enter Paradise; nor a boaster.”⁵

Defiance of Allah

Arrogance not only disrupts social harmony and order, but can make a person defiant, even of Allah. “Truly, those who are near to thy Lord, turn not away with pride from His worship, but they glorify Him and prostrate themselves before Him.” (7:207) “Those who dispute concerning the Signs of Allah without any authority having come to them—there is nothing in their breasts but *a feeling of greatness* which they will never attain. So seek refuge in Allah. Surely He is the All-Hearing, the All-Seeing.” (40:57) “For when it was said to them, ‘There is no God but Allah,’ they turned away with disdain. And said, ‘Shall we give up our gods for a mad poet?’” (37:36-7) “And those who look not for a meeting with Us say, ‘Why are angels not sent to us? Or why do we not see Lord? Surely they are too proud of themselves and have greatly exceeded the bounds.’” (25:22) “But if they turn away in disdain *they do it to their own detriment*, while those who are with thy Lord glorify Him night and day, and they are never wearied.” (41:39) “And when it is said to them, ‘Come, that the Messenger of Allah may ask forgiveness for you,’ they turn their heads aside, and thou sees them keeping back while they are full of pride.” (63:6) “And as to those who believe not in the Hereafter, their hearts are strangers *to truth*, and they are full of pride. Undoubtedly, Allah knows what they conceal and what they disclose. Surely, He loves not the proud.” (16:23-4) “But those who disbelieve are *steeped in false pride and enmity*.” (38:3) “But to those who disbelieved; Were not My signs recited unto you? But you were arrogant, and were a guilty people.” (45:32)

Allah further says, “I shall soon turn away from My Signs those who behave proudly in the land in an unjust manner; and even if they see all the Signs, they will not believe therein; and if they see the way of righteousness, they will not adopt it as *their* way; but if they see the way of error, they will adopt it as *their* way. This is because they treated Our Signs as lies and were heedless of them.” (7:147)

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The consequence is also indicated, "Those who reject Our Signs and turn away from them with disdain, the gates of the *spiritual* firmament will not be opened for them, nor will they enter Heaven until a camel goes through the eye of a needle. Thus We requite the offenders." (7:41) "And whoso disdains to worship Him and feels proud, He will gather them all to Himself." (4:173) "But as for those who disdained and were proud, He will punish them with a painful punishment. And they shall find for themselves beside Allah no friend nor helper." (4:174) "But those who reject Our Signs and turn away from them with disdain, these shall be the inmates of the Fire; they shall abide therein." (7:37) "Who hears the Signs of Allah recited unto him, and then proudly persists in *his disbelief*, as though he heard them not. So give him the tidings of a painful punishment." (45:9) "And evil is the abode of arrogant." (16:30, 39:73, 40:77) "And when they will dispute with one another in the Fire, the weak will say to those who were proud, 'Verily, we were your followers; will you then relieve us of a portion of the Fire? And those who were proud, will say, 'We are all in it. Allah has already judged between *His* servants.'" (40:48-9) On the Day of Judgment, when wrong doers will be punished, they would be told, "Taste it! Thou *didst consider* thyself the mighty, the honorable." (44:50) "Lest a soul should say, 'O my grief for may remissness in *my duty* in respect of Allah! and surely I was among those who scoffed.' Or lest it should say, 'If Allah had guided me, I should certainly have been among the righteous.' Or lest should say, when it sees the punishment, 'Would that there were for me a return to the world, I would then be among those who do good!' *God will answer*, 'Aye, there came to thee My Signs, but thou didst treat them as lies, and thou wast arrogant, and thou wast of the disbelievers.' And on the Day of Resurrection thou wilt see those who lied against Allah with their faces blackened. Is there not in Hell an abode for the proud?" (39:57-61)

Destruction of Nations

Arrogance was the undoing of Iblis when he refused to submit to Adam, as was commanded by Allah. So it was with

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Pharaoh, and many others. "When thy Lord said to the angels, 'I am about to create man from clay, And so when I have fashioned him *in perfection*, and have breathed into him of My Spirit, fall ye down in submission to him.' So the angels submitted, all of them together. But Iblis *did not*. He behaved proudly, and was of those who disbelieved. God said, 'O Iblis, what hindered thee from submitting to what I had created with My two hands? Is it that thou art too proud or art thou *really* of the exalted ones?' He said, 'I am better than he. Thou hast created me of fire and him hast Thou created of clay.' God said, 'Then get out hence, for, surely thou art rejected.'" (38:72-8) "*Remember the time* when We said to the angels: 'Submit to Adam,' and they *all* submitted. But Iblis *did not*. He refused and was too proud; and he was of the disbelievers." (2:35) "And he (Iblis) said, 'What thinkest Thou? Can this whom Thou hast honored above me *be my superior*? If Thou wilt grant me respite till the Day of Resurrection, I will mostly surely bring his descendants under my sway except a few.'" (17:63)

As for human beings, "And when Our manifest Signs are recited unto them, the disbelievers say to the believers, 'Which of the two parties is better in *respect of position* and *makes* a more impressive Assembly? And how many generations have We destroyed before them, who were better off in wealth and better in outward show?" (19:74-5) "And the occupants of the elevated places will call out to men whom they will know by their marks, *and* say, 'Your multitude availed you not, nor your arrogance.'" (7:49)

The deluge during Prophet Noah's time was the result of arrogance of his people who opposed him. "He said, 'My Lord, I have called my people night and day, But my calling *them* has only made them flee *from me* all the more. And every time I called them that Thou mightest forgive them, they put their fingers into their ears, and covered up their hearts, and persisted in *their inequity*, and were disdainfully proud.'" (71:6-8)

Pharaoh was also punished for arrogance. "Then did We send, after them, Moses and Aaron to Pharaoh and his chiefs with Our

Signs, but they behaved arrogantly. And they were a sinful people." (10:76) "And *We destroyed* Korah and Pharaoh and Haman. And Moses did come to them with manifest Signs but they behaved proudly in the earth, yet they could not outstrip *Us*." (29:40) "To Pharaoh and his chiefs; but they behaved arrogantly and they were a haughty people. And they said, 'Shall we believe in two men like ourselves while their people are our servants?' (23:47-8) "Verily, Pharaoh behaved arrogantly in the earth," (28:5) "And We delivered the children of Israel from the abasing torment, *inflicted* by Pharaoh; he was surely haughty *even* among the extravagant. And We chose them knowingly above the peoples of *their times*." (44:31-3) Pharaoh addressed his people about Prophet Moses and derided him by saying, "Nay, I am better than this *fellow* who is despicable and can scarcely express *himself* clearly." (43:53) "And Moses said, 'I take refuge with my Lord and your Lord from every arrogant *person* who believes not in the Day of Resurrection.'" (40:28) "And Pharaoh sent summoners into cities *saying*, 'These are a small party, And they have offended us; And we are a multitude *fully prepared* and vigilant.'" (26:54-7) Prophet Moses warned Pharaoh saying, "Exult not in defiance of Allah. Surely, I come to you with a clear authority." (44:20) "When Our Signs came to them, they said, 'This is plain magic.' And they rejected them wrongly and arrogantly, while their hearts were convinced of them. See then, how *evil* was the end of those who acted corruptly." (27:14-5) "And he and his hosts behaved arrogantly in the land without any justification. And they thought that they would never be brought back to Us. So We seized him and his hosts, and cast them into the sea. See, then, how *evil* was the end of the wrongdoers." (28:40-1)

In case of the people of Shuaib, "The chief men of his people who were arrogant said, 'Assuredly, we will drive thee out, O Shuaib, and the believers *that are* with thee, from our towns, or you shall have to return to our religion.'" (7:89)

Similar was the case of the people of the 'Ad tribe. "As for 'Ad, they behaved arrogantly in the earth without justification and said, 'Who is mightier than we in power?' (41:16) "And these were 'Ad. They denied the Signs of their Lord and disobeyed His

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Messenger and followed the bidding of every haughty enemy of *truth*. And a curse was made to follow them in this world, and on the Day of Resurrection. Behold! *the tribe of 'Ad* behaved ungratefully to their Lord. Behold! cursed are 'Ad, the people of Hud!" (11:60-1)

Types of Arrogance

Arrogance can be born of pride in one's race, color, nationality, creed, pedigree, numerical strength of the group, wealth, health, physical beauty or prowess, age, sex, education, intellectual level, ego, and a whole host of such factors. They are all decried by Islam, as majesty and greatness belong to Allah alone.

There is at times a kind of arrogance reflected in assumed or affected piety pretended by pseudo religious persons. Muslims have been warned against it in very clear terms. Devoid of sincerity and meant to show off, even the pious act of Prayer may not be acceptable to Allah. (107:5) The Quranic advice in this regard is: "So ascribe not purity to yourselves. He knows him best who is *truly* righteous." (53:33) "They think they have done a favor by their embracing Islam. Say, 'Deem not your embracing Islam a favor unto me. On the contrary, Allah has bestowed a favor upon you in that. He has guided you to the *true* Faith, if you were truthful." (49:18) "And whoso purifies himself, purifies only to his own advantage, and to Allah shall be the return." (35:19) "Dost thou not know of those who hold themselves to be pure? Nay, it is Allah Who purifies whomsoever He pleases, and they will not be wronged a whit." (4:50) "And but for the grace of Allah and His mercy upon you, not one of you would ever be pure; but Allah purifies whom He pleases. And Allah is All-Hearing, All-Knowing." (24:22)

Muslims have been told, "Verily, he *truly* prospers who purifies himself." (87:15) So the purification has to be of heart and in sincere submission to Allah. This, however, does not mean that a person should not mention or reflect Allah's favors on him. In fact, Allah has exhorted, "And the bounty of thy Lord, proclaim." (93:12) In the true spirit of things, this has to be by way of grati-

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tude and not for showing off or suggesting any superiority over others. It is the real motive that will matter and this is well known to Allah. No affectation can deceive Him. In fact, most of such problems will go away with the recognition that righteousness is a bounty of Allah for which one can only hope with sincere right conduct and must seek it through supplication. "And they shall say, 'All praise belongs to Allah Who has guided us to this. And we could not have found guidance, if Allah had not guided us.'" (7:44) A really pious person would never claim to have personal qualities of piety, would be in constant fear of slippage, would always seek Allah's guidance and never be arrogant.

Diligence

The Islamic concept of Allah, unlike Christianity, is that He is never tired. "And verily, We created the heavens and the earth and all that is between them in six periods, no weariness touched Us." (50:39) Accordingly, in Islam there is no leave from obligatory Prayer. It is significant that even for festive occasions, when people want to be free to enjoy themselves, Islam has prescribed an extra Prayer. It is, therefore, all hard work in Islam and rest is allowed only to recoup lost energy, as demanded by nature.

Diverse effort for discharging the multifarious obligations imposed on man requires hard work, day and night. He has been thus created with all the necessary faculties. This has been reminded in the Quran, "We have surely created man to *face* hardship." (90:5) "Thou hast indeed during the day, a long *chain of* engagements." (73:8) "And by the creating of male and female, Surely, your strivings are diverse." (92:4-5) "And those who are in His presence do not disdain to worship Him, nor do they weary. They glorify *Him* night and day; *and* they flag not." (21:20-1) "Slacken not, nor grieve; and you shall certainly have an upper hand, if you are believers." (3:140) "Surely there is ease after hardship. Aye, surely there is ease after hardship. So when thou art free, strive hard." (94:6-8) "Thou O man, art verily laboring towards thy Lord, a hard laboring; then you are going to meet Him." (84:7) "And that man will have nothing but what he strives for; And

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that his striving shall soon be seen; Then will he be rewarded for it with the fullest reward;" (53:40-2) "And Allah has created the heavens and the earth with truth and that every soul be requited for that which it earns; and they shall not be wronged." (45:23)

The Holy Prophet always prayed for protection against sloth and the mischief of dotage,⁴ "High reward is for high endeavor." "The believer dies with sweat on his brow."⁷ "Paradise is screened by hard striving."³ "Allah will not speak to three persons on the Day of Judgment. ... A family man who does not exert himself to support his family, even though he is poor."⁸ "If the Day of Resurrection approaches, and anyone of you is holding a seedling in his hand; he must plant it, if possible, before he stands up."³ The message for ordinary Muslims is not only to work hard to the utmost, but also seek Allah's assistance in this regard.

Contentment

As to contentment, Allah says, "And whoso is rid of the covetousness of his own soul-it is these who will be successful." (59:10, 64:17) Desires and ambitions can be limitless and it is a hard fact of life that all of them can not be achieved. This is generally forgotten and people hanker after every thing. To remind that it is only the privilege of Allah to have what He desires or wills, the Quran says, "Can man have whatever he desires? Nay, to Allah belong the Hereafter and this *world*." (53:25-6) Another Quranic prescription for contentment is, "That you may not grieve over what is lost to you nor you exult because of that which He has given to you. And Allah loves not self-conceited boaster." (57:24)

The Holy Prophet said, "He who seeks self-sufficiency, Allah makes him self-sufficient." "Self-sufficiency does not mean plenty of provisions; it is self-sufficiency of the spirit."³ "Allah loves a servant who is righteous, self-sufficient and retiring." "He who accepts Islam, and is bestowed that suffices for his needs and Allah makes him content with what He has given him has achieved true prosperity."⁴ "Felicitation for him who is guided to Islam and has provision that suffices

him and he is content with it.”⁷ “He who is healthy, the day dawns on him in peace in his own house and has food for the day, has every thing of the world.”⁶ “Look at the one who is below you and do not look at the one who is above you. This would enable you to appreciate better the bounties that Allah has bestowed upon you.”³ “A strong believer is better and more loved by Allah than a weak one. Out of all good things, desire that which is most beneficial for you. Keep imploring Allah for help and do not give up. Should you be afflicted in any way, do not say: “Had I only done this and that things would have turned out so and so; but say only; “Allah so determined and did as He willed.” The phrase; “Had I only”;” opens the gates of evil conduct.”⁴ “Hold fast to contentment, for it is enduring wealth.” “Who is satisfied with Allah in straitened circumstances, Allah will be satisfied with his little deeds.”²⁴ “Allah says, ‘O son of man! be thou at leisure for my service; I will fill thy breast with independence, and I will make up thy poverty; and if you do not, I will fill thy hands with business, and will not make up thy poverty.’”⁵ “And gather despair in regard to what is in the hands of men.”²⁶

Control Over Emotions

Muslims are expected to keep their emotions under control, especially anger, and be forgiving. “Those who spend in prosperity and adversity, and those who suppress anger and pardon men; and Allah loves those who do good.” (3:135) “And those who eschew the more grievous sins and indecencies; and who when they are wroth, they forgive.” (42:38) “And that He may take away the wrath of their hearts.” (9:15)

The Holy Prophet said, “Do not yield to anger.” “The strong one is not who knocks out others in wrestling, the strong one is he who keeps control over himself when he is roused.”³ “One who despite possessing the power to give effect to his anger suppresses it will be singled out and called by Allah, the Holy, the Exalted, above the multitude on the Day of Judgment.”⁵ “The best are those who are slow in anger and quick to pacify. The worst are those who are high strung and not easily pacified.”⁷ The Holy Prophet has mentioned ways of dealing with anger. He said, “I know a few

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words which when recited will pacify anger; they are, 'I seek the refuge of Allah against the Satan, the Rejected.'³ "When a person is angry he should say, 'I seek the protection of Allah,' and he will become calm."²⁶ "If you are angry and standing, you better sit down. If anger persists, then lie down. Surely anger is from Satan and Satan is from fire. Drinking water will extinguish the fire of anger."⁵ "When excited do not speak."²⁶ A man came to the Holy Prophet and said, "O Prophet! enjoin upon me a duty, but do not demand much of me, so that I may not forget." The Holy Prophet said, "Do not thou be angry."³ "My Lord has bidden me to do nine things... a just word amidst anger and pleasure."⁶

Haste is a crucial factor in many problems, as the old saying goes: "Haste makes waste." The Holy Prophet said, "It is better not to rush into anything except what pertains to the Hereafter."⁵

Jealousy

Islam also discourages other traits which, if not reigned, can adversely affect either heart or mind and thereby influence the overall personality. Of these, jealousy is one. It is so important that Allah has given a supplication against it in the Quran, "From the evil of an envier when he envies." (113:6)

The Holy Prophet said, "Beware of jealousy, for jealousy devours good works as fire devours fuel."⁵ "Only two persons are worthy of being envied; a person upon whom Allah bestows riches and gives him the power to spend in the righteous cause; and a person whom Allah bestows wisdom by which he judges and which he teaches."³ "Only two persons are to be envied; he upon whom Allah bestows the Quran and he conforms to it through the hours of the night and day; and he upon whom bestows wealth and he spends it in the cause of Allah, through the hours of the night and day."³

Good Will

Ill will is another feeling to be avoided. In fact, there should be no room for it among Muslims, being brothers to one another. According to the Quran, one of the virtues of denizens of Para-

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dise will be: "And We shall remove whatever of rancor may be in their breasts so that they will become as brothers seated on thrones, facing one another." (15:48)

The Holy Prophet said, "Faith is sincerity and good will." When asked for whom, he said, "Allah, His Book, His Messenger, rulers among Muslims and Muslims in general." "Entertain no ill-will or envy nor indifference nor cut off intercourse; the servants of Allah, brethren to each other. It is not permissible for a Muslim to keep away from his brother for more than three days." "Do not entertain envy or ill-will and do not spy or search for faults, nor make false bids and be Allah's servants, brother to each other."⁴ "Do not exult over the misfortune of a brother for Allah might have mercy on him and involve you in misfortune."³ "A person is not forgiven, if he bears grudge against his brother till the two are reconciled."⁴ "If you can so manage that your heart holds no grudge against any one morn and eve then make it so. This is my tradition. He who keeps my tradition alive, keeps me alive and who keeps me alive will be with me in Paradise."⁷

In sum, a true Muslim is expected to be free from all sorts of malice and rancor. That is why the Holy Prophet said, "Many people will enter Paradise whose hearts will be like the hearts of birds."⁴ "Shall I tell you of something which is even better than Prayer, fasting, and charity? It is the promotion of good will, for dissension is ruin."⁷ "Good will is the beauty of Prayer."⁵

Steadfastness

Muslims have been urged to inculcate steadfastness and patience. It is with these qualities that they can hope to succeed in the face of heavy odds that they have to face for spiritual as well as secular ends. There is a great reward for those who remain steadfast in their belief and practice, as promised in the Quran, "Verily the steadfast will have their reward without measure." (39:11) "As for those who say, 'Our Lord is Allah,' and then remain steadfast, the angels descend on them, saying, '... we are your friends in this life and the Hereafter.'" (41:31-2) "Verily, those who say, 'Our Lord is Allah,' and then remain steadfast-no fear

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shall come upon them, nor shall they grieve." (46:14) "And if they keep to the *right* path, We shall certainly provide them with abundant water to drink." (72:17) "And he who holds fast to Allah is indeed guided to the right path." (3:102) "*He* is the Lord of the heavens and the earth and all that is between the two. Serve Him, therefore, and be steadfast in His service." (19:66) "O ye who believe! be steadfast and strive to excel in steadfastness and be on your guard and fear Allah that you may prosper." (3:201) "Do you suppose that you will enter Heaven while Allah has not yet distinguished those of you that strive *in the way of Allah* and has not yet distinguished the steadfast?" (3:143) "And Allah loves the steadfast." (3:147) "And enjoin Prayer on thy people, and be constant therein." (20:133) "Save those who are steadfast and do good works. It is they who will have forgiveness and a great reward." (11:12) "Verily, whoso is righteous and is steadfast-Allah will never suffer the reward of the good to be lost." (12:91) "And those who persevere in seeking the favor of Allah ... It is these who will have the best reward of the final Abode." (13:23) "Peace be unto you, because you were steadfast; behold how excellent is the reward of the *final* Abode." (13:25) "By the fleeting time. Surely, man is in a state of loss, Except those who ... exhort one another to be steadfast." (103:2-4) One is supposed to seek assistance from Allah even for being steadfast. "Our Lord, pour forth upon us steadfastness and cause us to die resigned unto Thee." (7:127)

The Holy Prophet said, "Steadfastness is a glow."⁴ "Allah augments the honor of him who endures a wrong steadfastly."⁷ "And he who seeks steadfastness Allah bestows steadfastness upon him. Upon no one has been bestowed a bounty better and most comprehensive than steadfastness."³ "Act according to your capacity. That act is better which is constant, even though it may be little."⁶

Patience

There is a tremendous stress on patience in the Quran: "So be patient with admirable patience." (70:6) "And endure thou with patience; and verily, thy patience is *possible* only with *the help of Allah*." (16:128) "And for the sake of thy Lord do thou endure

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patiently." (74:8) "Have patience, then, as had the Messenger of strong determination;" (46:36) "But if you show fortitude and act righteously, that indeed is *a matter* of strong determination." (3:187) "And he who is patient and forgives-that surely is a matter of strong determination." (42:44) "And seek help with patience and Prayer; and this indeed is hard except for the humble in spirit, Who know for certain that they will meet their Lord, and that to Him will they return." (2:46-7) "O ye who believe! seek help with patience and prayer; surely, Allah is with the steadfast." (2:154) "But give glad tidings to the patient, Who, when a misfortune overtakes them, say, 'Surely to Allah we belong and to Him shall we return.' It is these on whom are blessings from their Lord and mercy, and it is these who are rightly guided." (2:156-8) "O our Lord, pour forth steadfastness upon us, and make our steps firm, and help us against the disbelieving people." (2:251) "And the patient in poverty and afflictions and the steadfast in time of war; it is these who have proved truthful and it is these who are the God-fearing." (2:178)

The Holy Prophet said, "You have not been bestowed anything better and more vast than patience."³ "Wondrous is the case of a believer; there is good for him in everything, and it is so for him alone. If he experiences something agreeable, he is grateful to God and it is good for him; and if he experiences adversity, he is patient and that is good for him."⁴ The Holy Prophet passed by a woman who was crying by a grave. He said to her: "Be mindful of thy duty to Allah and be patient." She retorted: "Leave me alone; you have not been afflicted as I have been." She did not know who he was. Someone told her: "That was the Holy Prophet." She proceeded to the door of the Holy Prophet and, not finding any doorman, went in and said to him: "I had not recognized you." He said, "Patience means to be resigned at the time of the first shock of grief."⁵ The Holy Prophet was asked, "And what is faith?" He said, "Patience and beneficence."⁶ "O young man! guard, Allah will keep thee safe; keep, and thou shalt find Him before thee; Know Allah in affluence, He will know thee in distress; when thou askest, ask help of Allah; for, verily, if all creatures unite to benefit thee, they have no power over that; and if they unite to injure thee in anything, which Allah does not decree for thee, they

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have no power over that; pens are dried, and scrolls have been rolled up; and if thou art able to work for Allah with pleasure in the certainty, then work on; and if thou art not able, then verily there is much good in patiently bearing what thou art averse to; and know that verily with patience there is help, and that with sorrow there is joy, and that with difficulty comes ease.”⁷

Forbearance

According to the Quran, the righteous are those who, among other things, “Suppress anger and pardon men;” (3:135) “Take to forgiveness, and enjoin kindness, and turn away from the ignorant.” (7:200) “Whether you make public a good deed or conceal it, or pardon an evil, Allah is certainly the Effacer of sins, and is All-Powerful.” (4:150) “Let them forgive and pass *over the offence*. Do you not desire that Allah should forgive you? And Allah is Most Forgiving, Merciful.” (24:23)

The Holy Prophet said, “Ashji Asha’ri! you have two traits which Allah loves: Forbearance and Modesty.”⁶ “Whoso forgives while he has the power Allah will forgive him on the Day of Hardship.” “Whoso desires that Allah make his mention respectable and raise his status on the Day of Judgment should forbear with him who has been unjust to him, give to him who has denied him, strengthen the tie with him who has broken it and behave as a learned person with him who deals with him like an ignorant.”²⁴ “There is none who may see something painful and forbear like Allah. People declare a son for Him, but He ignores this and continues to provide for them.”⁷

Kindness

The Quranic advice is to be kind and forgiving, as quoted earlier. (7:200, 26:216) The Holy Prophet said, “Allah is kind and loves kindness in every matter.” “Allah rewards kindness but not harshness.”⁶ “Allah has revealed to me that you should be courteous so that no one would hold himself above another nor transgress against another.” “Allah is Gentle and loves gentleness and

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bestows upon gentleness that **which** He does not bestow upon harshness or anything else." "Gentleness adorns everything and its absence leaves everything defective." "He who lacks gentleness lacks all good." "The qualities Allah loves: gentleness and endurance."⁴ "Shall I tell you of those whom the Fire is forbidden to touch? It is forbidden to touch every accessible, easy, soft, gentle one."⁷ "He who is deprived of gentleness is deprived of good." "Hell is barred on him who is close to others, kind and facilitates."⁷

Mercy

Allah is All-Mercy and expects man to be so. The Holy Prophet said, "The Compassionate One has mercy on those who are merciful. If you show mercy to those who are on the earth, He Who is in the heaven will show mercy to you." "Mercy is taken away from him **who** is miserable."⁵ "He who is not merciful to others, will not be treated mercifully." "Allah has no mercy for him who has no mercy for his fellows."³

Foresight

Foresight is an important characteristic of true believers. They are ever conscious of future, be that for this world or the next one. The Quranic teaching in this regard is, "O ye who believe! fear Allah; and let *every* soul look to what it sends forth for the morrow." (59:19) "And Hell is brought near that day; on that day man will remember, but of what avail shall be his remembrance? He will say, 'O would that I had sent on *some good works* for my life *here!*'" (89:24-5) "Verily, these *people* love the present life, and they neglect the hard day *that is* before them." (76:28)

The Holy Prophet said, "During health, prepare for illness and while you are alive, prepare for death." "Whoso utters a word without realizing its consequence would end up in the Fire, even though it was otherwise far away from him as is the west from the east."³ "Refrain from uttering today what you may have to apologize tomorrow." "There is no wisdom greater than foresight."⁶

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"He is wise who is introspective and prepares for the life after death. He is a fool who pursues his desire and still hopes for forgiveness."

Pursuit of Knowledge

Muslims are expected to be literate in order to be able to take advantage of the written word, whether the Quran or other Islamic literature. In fact, the very first Quranic revelation to the Holy Prophet was to "Read," (96:2,4) in spite of the fact that he was not literate. Extensive use of pen was heralded: "Convey! And thy Lord is Most generous, Who taught man by pen, taught man what he knew not." (96:4-6) This foretold the explosion of knowledge in print.

History and travel are two important means of knowledge and they have been both emphasized in the Quran. "We narrate unto thee the most beautiful narration by revealing this Quran, though thou wast, before this, of those not possessed of *requisite* knowledge." (12:4) "And We did send Messengers before thee; of them are some whom We have mentioned to thee, and of them there are some whom We have not mentioned to thee." (40:79, 4:165) "That is of the tidings of the *ruined* cities, We relate to *thee*. Of them *some* are standing and *some* have been mown down *like the harvest*." (11:101) "Assuredly, in their narrative is a lesson for men of understanding." (12:112) "Such were the towns some of whose news We have related to thee." (7:102) "Those who disbelieve say, 'This is nothing but fables of the ancients,'" (6:26)

Travel is encouraged in the Quran: "Say, 'travel in the earth, and see how He originated the creation. Then will Allah provide the latter creation.'" (29:21) "Have they not travelled in the earth so that they might see how *evil* was the end of those who were before them? They were stronger than these in power, and they tilled the soil and populated it more *and better* than these have populated it. And their Messenger came to them with manifest Signs. And Allah would not wrong them, but they wronged their own souls." (30:10) "Have they not then travelled in the earth and seen what was the end of those before them?" (6:12, 12:110, 30:43,

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35:45, 40:22, 47:11) "And We fixed stages between them; 'Travel in them for nights and days in peace.'" (34:19)

In view of its paramount importance, seeking knowledge has been made incumbent on every Muslim, male or female, child or grown up, and no effort is to be spared, including supplication to Allah. The Holy Prophet said, "Acquiring knowledge is incumbent on every Muslim." "Acquire knowledge even if you have to go to China."¹⁰ "He who issues forth in search of knowledge is busy in the cause of Allah till he returns from his quest." "A believer never has his fill of knowledge till he ends up in Paradise." "Angels spread their wings for one who seeks knowledge out of pleasure at what he seeks."⁷ "You hear (from me), and others will hear from you; and people will hear from them who heard from you." "May Allah brighten a man who hears a tradition from us, gets it by heart and passes it on to others. Many a bearer of knowledge is not versed in it."⁵ "Have I conveyed to you? Those who are present should convey it those who are not present." "He who is asked something he knows and conceals it will have a bridle of fire placed on him on the Day of Resurrection."⁴ "If a person acquires a knowledge which should be used to seek the pleasure of Allah but employs it for worldly gain, he will not be able to smell the fragrance of Paradise on the Day of Judgment."⁵

A true Muslim is always on the look out for good and beneficial new ideas. This positive attitude towards knowledge has been and will be a great promoter of knowledge. The Holy Prophet said, "A word of wisdom is the lost property of a believer. Wherever he finds it, he has a more right on it."³ At the same time, the search for knowledge should be meaningful and not an unnecessary waste of time and resources. "Behold! you are those who disputed about that whereof you had knowledge. Why then do you *now* dispute about that whereof you have no knowledge *at all*? Allah knows, and you know not." (3:67) Muslims have been warned against unnecessary enquiries and discussions, which do not promote knowledge but can be a source of dissension. "And follow not that of which thou hast no knowledge. Verily, the ear and the eye and the heart-all these shall be called to account." (17:37)

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The Holy Prophet said, "Ruined are those who indulge in hair-splitting." "The most despicable amongst you, in the sight of Allah, is one who tries to fall into dispute with others." Abdullah bin Umar reports, "I went to Allah's Messenger in the morning and he heard voices of two persons who were arguing about a verse. Allah's Apostle came to us and anger could be seen on his face. He said: 'Verily, those before you were ruined because of their disputation in the Book.'⁴ "If a person acquires knowledge to engage in debate with others to establish his superior knowledge or may engage in an argument with the ignorant and lure people to himself, Allah will send him to Hell." "He who acquires knowledge for a purpose other than the sake of Allah should be ready for a house in Hell."⁷ "There will be some among my followers who will gain some understanding of faith and be able to read the Quran. They would say, 'Let us go to the rich for some worldly benefits and come back with our faith intact.' This will never happen, as you cannot approach a thorn-tree and not get thorns. Similarly, closeness to these rich people will only lead to sin."⁶ The Holy Prophet advised Muslims to seek knowledge from Allah which is beneficial and seek His protection against knowledge which is not beneficial.⁶ He himself used to pray: "O Allah! I seek refuge against that knowledge which is not beneficial."⁴ "O Allah! give me the advantage of knowledge You have given me, give knowledge that may be beneficial to me, and increase me in knowledge. All praise to Allah in every condition and I seek His protection against the punishment of Hell." "The best charity is to acquire knowledge and convey it to others."⁶ "The case of the guidance and knowledge with which I have been sent is that of rain which falls on land part of which is good and fertile and dry grass thereon turns green and a quantity of new and fresh grass is produced; and part of it is dry and it stores up the water and God makes it beneficial to the people they drink from it and use it for cultivation; and part of it is a barren plain which neither retains the water nor produces fresh grass. This is the case of those who understand the faith revealed by Allah and benefit from that with which Allah has sent me and learn it and teach it; and of those who do not stir their heads to gain knowledge of the faith and do

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not accept the guidance with which I have been sent.”³

Knowledge has to be beneficial and unnecessary speculation or conjectures about any subject, which may be a sheer waste of time and effort is discouraged in Islam. The Holy Prophet said, “Ponder over the creation and not the Creator Himself because you will not be able to comprehend Him.”²⁴ “Satan poses a question as to who created a certain thing or a person. He will continue to raise questions till he will come to say: ‘Allah has created every thing but who has created Allah?’ When this goes this far, seek the protection of Allah and give up such thoughts.”³

Knowledge is one of those few things Muslims have been allowed to envy, as has been mentioned earlier. It has many stages which may be broadly identified with three levels, namely knowledge by reason or logic, knowledge by sight and knowledge by experience. This can easily be explained with the help of the case of fire. When a person perceives smoke from a distance, his mind conceives that smoke and fire being inseparable, there should be fire. This is knowledge by reason. Approaching it, he sees the flames of fire and this is knowledge by sight. At the last level, he feels its heat and putting his hand in it gets burnt. This is knowledge by experience. It is in the Quran, “And they will say, ‘If we had but listened or possessed sense, we should not have been among the inmates of the blazing Fire.’” (67:11) This suggests that one should listen carefully and ponder over it before making up one’s mind about any thing. “Nay! you will soon come to know. Nay again! you will soon come to know. Nay! if you only knew with certain knowledge, You will surely see Hell in this very life. Aye, you will surely see it with the eye of certainty.” (102:4-8)

Knowledge is not an end in itself, but a means for much nobler aims, which can only be attained, if the knowledge is put to proper use. “The likeness of those who were made to bear the *law of Torah*, but would not bear it, is as the likeness of an ass carrying a *load of books*. Evil is the likeness of the people who reject the Signs of Allah. And Allah guides not the wrongdoing people.” (62:6)

Islam has radically changed the very basis of acquiring knowledge. Prior to Islam, tradition and superstition were the primary

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basis. The Quran decries both these sources and instead urges inquisitiveness, observation, reflection, learning from others experience, as much the past as the present, and seeking guidance as well as assistance from Allah for arriving at independent judgment for which every person will be ultimately beholdened. The Quran has freed all those who may be overawed by some natural phenomena to the point of worshipping them by indicating, "Allah is He Who has subjected the sea to you that ships may sail thereupon by His command, and that you may seek of His bounty, and that you may be grateful. And He has subjected to you whatsoever is in the heavens and whatsoever is in the earth; all *this* is from Him. In that surely are Signs for a people who reflect." (45:13-4) This opens up all possible avenues for investigation and it is upto to man to make the most of it. Some times specific phenomena have been mentioned in view of their importance. For instance, to explain scarcity, the core concept of economics, the Quran says, "And the earth We have spread out, and set therein firm mountains and caused every thing to grow therein in proper proportion. And We have made for you therein means of livelihood, and *also* for *all* those for whom you do not provide. And there is not a thing but with Us are the treasures thereof and We send it not down but in a known measure." (15:20-22) The Holy Prophet always dispelled superstitions of his time. For instance, when his son, Abrahm passed away and this coincided with a solar eclipse and some attributed it to the child's death, he said, "The eclipse is the Sign of Allah and has nothing to do with the death of any one."

Limitations of Human Knowledge

Muslims have been reminded that, while seeking knowledge, they should not forget that no human being can have complete knowledge, as that is the privilege of Allah alone. "Allah knows and you know not." (2:233, 3:67) "And over every possessor of knowledge is One, Most Knowing." (12:77) Hence the famous supplication in the Quran, "O my Lord, increase me in knowledge." (20:115) As to human limitations of time and space, "He

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knows what is before them and what is behind them; and they encompass nothing of his knowledge except what He pleases." (2:256) "But it may be that you dislike a thing while it is good for you, and it may be that you like a thing while it may be bad for you. Allah knows *all things*, and you know not." (2:217) "And no soul knows what it will earn tomorrow, and no soul knows in what land it will die. Surely, Allah is All-Knowing, All-Aware." (31:35)

Physical Well Being

Obligations to be discharged by man to Allah, fellow human beings and to himself, particularly those of supererogatory nature, make a tall order which requires a strong and healthy person. A sound mind can be of effective use in a sound body only. There are also detailed instructions in Islam on physical well being; how to keep healthy. Most of these will be discussed in the following chapter under Life Style. Only two of them may be mentioned here; general cleanliness and cleaning teeth, which, in turn, have a bearing on general health. It is in the Quran, "And shun uncleanness." (74:5) The Holy Prophet said, "Allah is clean and certainly a Muslim can not be unclean." "Cleanliness is half of Faith."³ "Allah does not like untidiness."⁵ "Allah is clean and likes cleanliness."⁷ The Holy Prophet saw a man with his hair dishevelled, and said, "What! does he not find something with which he may put his hair in order?" At another time, he saw a man who had a dirty clothing, and said, "What! does not this man find water to wash his clothes therewith?"⁵ Once the Holy Prophet was sitting in mosque he saw a person not properly groomed. He signaled him to go out and set his hair right. When he returned after complying, the Holy Prophet said, "Is this not better than to come with dishevelled hair like that of Satan?"⁹ Exposed parts of the body have to be washed before every Prayer and a bath is obligatory for the weekly congregational Prayer and other specified situations.

As for dental care, the Holy Prophet said, "Did I not apprehend that it would be burdensome on my people (or on people) I

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would have prescribed brushing of teeth before every Prayer.”³ According to Hadhrat A’isha, whenever the Holy Prophet would return home, the first thing he would do would be cleaning of teeth.⁴ The Holy Prophet’s very last act, while on death bed, was to clean his teeth.³ “There are two blessings of Allah of which people do not take full advantage; health and leisure.”⁴

Fear-”Taqwa” of Allah

Taqwa- righteousness or fear, and Tawakkal- trust are some of the most commonly mentioned basic attributes of true believers in the Quran and the Holy Prophet also stressed them time and again. They are inter-related in a very subtle manner.

Muslims have been repeatedly exhorted to fear Allah and seek His protection. In the Quran they have been exhorted as many as fifty three times (2:195,197, 206,224,232,234,279,283, 3:103,124, 131, 4:2, 5:5,8,9,12,36,89,97, 101,109,113, 8:2, 15:70, 23:53, 26:132, ...) “O ye who believe! fear Allah as He should be feared; and let not death overtake you except when you are in a state of submission.” (3:103) “So fear Allah as best as you can, and listen and obey.” (64:17) “And We have assuredly commanded those who were given the Book before you, and *commanded* you also, to fear Allah.” (4:132) “And furnish yourselves with *necessary* provisions, and surely, the best provision is righteousness. And fear Me *alone*, O men of understanding.” (2:198) “And barter not My Signs for a paltry price, and take protection in Me alone.” (2:42) “And fear Allah and know that Allah is with those who fear Him.” (2:195) “Fear Allah, if you are believers.” (5:113) “And fear Allah and know that you shall be brought together before Him.” (2:204) “And fear Allah. And Allah grants you knowledge and Allah knows all things well.” (2:283) “Fear Allah. Surely. Allah knows well what is in the minds.” (5:8) “On those who believe and do good works there shall be no sin for what they eat, provided they fear *God* and believe and do good works, and again fear *God* and believe, yet again fear *God* and do good. Allah loves those who do good.” (5:94) “Their (sacrificial animals’) flesh reaches not Allah, nor does their blood, but it is your righteous-

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ness that reaches Him." (22:38) "And to Him *belongs* whatsoever is in the heavens and the earth, to Him is due obedience for ever. Will you then fear any other than Allah?" (16:53) "So ascribe not purity to yourselves. He knows him best who is *truly* righteous." (53:33) "Allah accepts only from the righteous." (5:28) "And fear Him who has helped you with all that you know." (26:133) "So fear Allah, O ye men of understanding, who have believed." (65:11) "Allah sent down His tranquility on His Messenger and on the believers, and made them to cleave to the principle of righteousness, and they were better entitled to it and more worthy of it. And Allah knows everything full well." (48:27) "Be *always* just, that is nearer to righteousness. And fear Allah. Surely, Allah is aware of what you do." (5:9) "And know that Allah is with the righteous." (9:123) "Verily, Allah is with those who are righteous and those who do good." (16:129) "So be thou patient; for the end is for God-fearing." (11:50) "And Allah will deliver the righteous *and lead them to a place of security and success*; evil shall not touch them, nor shall they grieve." (39:62) "And if the people of *those* towns had believed and been righteous, He would have surely opened for them blessings from the heaven and earth;" (7:97) "O ye who believe! fear Allah, and say the right word. He will bless your works for you and forgive you your sins. And whoso obeys Allah and His Messenger, shall surely attain success." (33:71-2) "*Remember* the day when We shall gather the righteous before the Gracious God as honored guests." (19:86) "But he who has brought the truth, and *he who* testifies to it as *such*-these it is who are the righteous. They will have with their Lord whatever they desire; that is the reward of those who do good." (39:34-5) "And whoso fears Allah, He removes the evil *consequences* of his deeds and will enlarge his reward." (65:6)

The Holy Prophet said, "Allah loves a servant who is righteous,"⁷⁴ "No one can attain complete righteousness till he gives up that in the doing of which there is no harm so as to safeguard himself against that which is harmful."⁷⁵ He used to supplicate: Allah I beg of Thee guidance, and righteousness and chastity and

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self-sufficiency." "Taqwa is here." The Holy Prophet pointed to his heart not once but thrice.⁴ "O Prophet of Allah!" said one of disciples, "I have heard so many things from thee, and I fear that I may, while trying to remember the latest, forget earlier ones, so tell me something that may contain everything." The Holy Prophet said, "Fear Allah in whatever you know."⁷

The Worldly Reward

Allah promises reward to the righteous, both before and after death. "Fear Allah, O men of understanding, that you may prosper." (5:101) In the Hereafter, "Verily, the righteous will be *placed* amid gardens and fountains," (15:46) "For those who do good there is good in this world, and the home of the Hereafter is even better. Excellent indeed is the abode of the righteous." (16:31) "And the righteous will surely have excellent retreat." (38:50) "And Heaven shall be brought near to the righteous." (26:91) "Verily, the righteous will be in a place of security." (44:52) "But for him who fears to stand before his Lord there are two Gardens." (55:47) "O ye who believe! if you fear Allah, He will grant you a distinction and will remove your evils from you and will forgive you; and Allah is *Lord* of great bounty." (8:30) "And he who fears Allah-He will make for him a way out, And will provide for him from where he expects not. And he who puts his trust in Allah-He is sufficient for him. Verily, Allah will accomplish His purpose. For every thing has Allah appointed a measure." (65:3-4) "And whoso fears Allah, He will provide facilities for him in his affair." (65:5) "Behold! the friends of Allah shall certainly have no fear, nor shall they grieve-Those who believed and kept to righteousness-For them are glad tidings, in the present life and *also* in the Hereafter-there is no changing the words of Allah; that indeed is the supreme triumph." (10:63-5) "O ye who believe! fear Allah and believe in His Messenger; He will give you a double share of His mercy, and will provide for you a light wherein you will walk, and will grant you forgiveness-and verily Allah is Most Forgiving, Merciful-" (57:29)

The Concept of Taqwa

The Arabic word 'taqwa' has been translated as fear, protection and righteousness. It is, in fact, derived from 'waqa' which means to be on guard against or guard oneself against. In religious parlance, it means to guard oneself against sin or to take God as a shield or protection against sin. The Holy Prophet's saying regarding Allah's pasture has been cited earlier. Ubbey bin Ka'b, a distinguished Companion of the Holy Prophet, has aptly explained the concept by likening a 'muttaqi' to a man who walks through thorny bushes, taking every possible care that his clothes are not caught in, and torn by, the branches. An Arab poet, Ibn Al-Mutaz, has expressed the same idea in one of his verses, "Avoid all sins both small and great-that is 'taqwa'. And act like one who walks through land full of thorny bushes, cautious of all things that one sees. Do not think lightly of small sins, for even big mountains are made of tiny pebbles".³⁴ Therefore, one has to be ever on guard against sins in their most subtle forms and take God as one's shield. From such a mental attitude, efforts to avoid evil and do good will flow with ease.

The Holy Prophet said, "Piety is not that you declare lawful as unlawful for yourself and squander your wealth. The real piety is that a person does not rely on what wealth he has in his hands more than that what wealth is in the hands of Allah. When a calamity befalls you, you like that instead of you not facing it in this world it should be kept pending till the Day of Judgment."³⁶

The Basis of Distinction

Islam does not recognize any kind of distinction to be based on race, color, or creed. It has to be only the righteousness which can confer honor on any one and this door is open to all. "O mankind, We have created you from a male and a female; and We have made you into tribes and sub-tribes that you may recognize one another. Verily, the most honorable among you, in the sight of Allah, is he who is the most righteous among you. Surely, Allah is All-Knowing, All-Aware." (49:14)

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Trust in Allah-Tawakkal

A Companion of the Holy Prophet enquired from him whether to place trust in Allah by letting his camel free or after tying its knee. He replied, "First tie the knee of your camel and then put your trust in Allah."⁷ This advice of the Holy Prophet explains in the most apt manner the basic concept of trust in Allah. It underlines the need to do one's best and then leave the rest to Allah to make the effort successful. There is many a slip between the cup and lip. Only Allah can deal with the imponderables. As a matter of fact, man, even though he may be a genius, has limited knowledge and he faces uncertainty all the time. As mentioned earlier, man has been reminded of this in the Quran. (2:217, 3:35)

For these reasons, Muslims have been repeatedly urged to place their trust in Allah. (3:160, 4:82, 5:24, 8:62, 10:85, 11:124, 25:59, 26:218, 27:80, 33:4,49) "And when thou art determined, then put your trust in Allah. Surely, Allah loves those who put trust *in Him*. If Allah help you, none shall overcome you; but if He forsake you, then who is there that can help you beside Him? In Allah, then, let the believers put their trust." (3:160-1) "And put your trust in Allah, if you are believers." (5:24) "And Moses said, 'O my people, if you have believed in Allah, then in Him put your trust, if you indeed submit to His will.'" (10:85) "And trust thou in the Living One, Who dies not, and glorify *Him* with His praise." (25:59)

True believers stand out for unwavering trust in Allah. "And on Allah should the believers rely." (5:12) "In Allah then should the believers put their trust." (3:123,161, 9:51, 17:12, 58:11, 64:14) "So in Allah let those who trust put their trust." (14:13, 39:49) "Say, 'Allah is sufficient for me. In Him trust those who would trust.'" (39:39) "So worship Him and put thy trust in Him *alone*.'" (11:124) "And put thy trust in Allah, and Allah is sufficient as a Guardian." (33:4) "Is not Allah sufficient for his servants?" (39:37) "And he who puts his trust in Allah-He is sufficient for him." (65:4) "And whoso puts his trust in Allah, then surely, Allah is Mighty, Wise." (8:50) "The decision rests only with Allah. In Him do I put my trust and in Him let all who would trust put their trust." (12:68) "There is no power in me save through Allah. In

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Him do I trust and to Him do I return." (11:89) "Our Lord, in Thee do we put our trust and to Thee do we turn *repentant*, and towards Thee is the *final* return." (60:5) "And why should we not put our trust in Allah when He has showed us our ways?" (14:13) "Excellent is the reward of those who work *good*, Those who are steadfast, and put their trust in their Lord." (29:59-60) "And whatever you have been given is only a temporary provision of this life, but that which is with Allah is better and more lasting for those who believe and put their trust in their Lord." (42:37) "Say, 'He is the Gracious *God*; in Him have we believed and in Him have we put our trust.'" (67:30) "But if they turn away, say, 'Allah is sufficient for me. There is no God but He. In Him do I put my trust, and He is the Lord of the mighty Throne.'" (9:129) "O Prophet, Allah is sufficient for thee and of those who follow thee of the believers." (8:65)

The Holy Prophet said, "Were you to put your complete trust in Allah, He would provide for you as He provides for the birds. They issue forth hungry in the morning and return filled in the evening."⁷ "Do not worry about your livelihood so long as your head moves because when a mother gives birth to a child it is without any skin cover and Allah provides for the child."⁶ "I was shown many peoples; ... Then suddenly I sighted a huge assemblage and I imagined that they were my people, but I was told; 'This is Moses and his people, but lift your eyes to the horizon.' I looked and there was a great multitude. I was told: 'These are your people and of them there are seventy thousand who shall enter Paradise without any accounting or suffering ... They are those who do not make charms or amulets nor seek them, nor seek omens but trust in their Lord.' "When you lie down at night you should supplicate: 'Allah, I submit myself to Thee, and concentrate my mind on Thee, and commit my affairs to Thee, and make Thee my support out of love and fear of Thee. There is no escape from Thee, nor security against Thee save Thyself. I believe in the Book that Thou hast sent down and in the Prophet Thou has raised.' Then if you die that night you will die in purity and if you survive you will encounter more good."³ "He who on emerging from his house supplicates: 'I issue forth in the name of

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Allah, putting my trust in Him; there is no strength to resist evil and no power to do good save through Him; is greeted with: "He is guided, is sufficed and is saved," and Satan withdraws from him."⁵

Allah's Grace

Man cannot rely exclusively on his endeavor and, putting his trust in Allah, must seek His grace to make his effort fruitful. The importance of Allah's grace is underlined in the Quran, "And had it not been for Allah's grace towards you and His mercy, you would surely have been of the losers." (2:65) "And had it not been for the grace of Allah upon you and His mercy, you would have followed Satan, save a few." (4:84) "And but for the grace of Allah and His mercy upon you, not one of you would ever be pure; but Allah purifies whom He pleases." (24:22) "They who disbelieve from among the People of the Book, or from among those who associate gods *with Allah*, desire not that any good should be sent down to you from your Lord; but Allah chooses for His Mercy whomsoever He pleases; and Allah is of exceeding bounty." (2:106) "And He will grant His grace to every one possessed of merit." (11:4) "That the people of the Book may not think that they (the Muslims) have no power to attain aught of the grace of Allah; whereas grace is *entirely* in the hands of Allah. He gives it whomsoever he pleases. And Allah is the Master of immense grace." (57:30) "And announce to the believers the glad tidings that they will have great bounty from Allah." (33:48)

The Holy Prophet said, "Follow the faith strictly and be steadfast; and remember that no one can achieve salvation through his own conduct." Some one asked: "Not even you. Messenger of Allah?" He said, "Nor I, save that Allah should cover me with His mercy and grace."⁴ Abu Hurairah relates. "One day I heard Holy Prophet say that no man would attain salvation through his own good deeds. Thereupon I said; 'O Messenger of Allah! Surely you will enter Paradise through your own good actions,' to which he replied: 'No, I too cannot enter Paradise through my own actions save only that God's Mercy should envelop me.'"³

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Supplications to Allah

Man is basically weak and exposed to numerous risks and his best effort may not always be upto the mark. Moreover, human effort is a necessary condition, but not a sufficient one; this is provided by the mercy and grace of Allah. The latter can be attracted through sincere supplications to Him, besides the effort to lead life according to His commandments, in letter and spirit. "Say, 'But for your prayer to *Him* my Lord would not care for you.'" (25:78) The Holy Prophet said, "Allah will be angry with those who do not make request to Him." "Nothing is more honorable in Allah's sight than supplication." "Nothing but supplication averts the decree, and nothing but righteousness increases life."⁷ "Certainly, supplications are the essence of worship."⁶ Hence all the emphasis in Islam on supplications to Allah in every matter, big or small, in all circumstances, at all spiritual levels and to the last breath. These have been mentioned in the Quran and also by the Holy Prophet, the latter gave a practical demonstration of it throughout his life. Allah has Himself taught in the Quran supplications for various purposes and occasions. In addition Muslims are free, rather encouraged, to make supplication to Allah for their individual needs and in their own language.

The Quranic Prayers

It is worth noting that half of the first Chapter of the Quran consists of nothing but supplications, which are of general nature and apply equally to worldly and religious affairs. "Thee alone do we worship and Thee alone do we implore for help. Guide us in the right path-The path of those on whom Thou hast bestowed Thy blessings, those who have not incurred Thy displeasure, and those who have not gone astray." (1:5-7)

This theme recurs in many other verses. "Our lord, make us submissive to Thee and make of our offspring a people submissive to Thee. And show us our ways of worship, and turn to us with mercy. Thou art Oft-Returning with compassion and Merciful." (2:129) "Our Lord, bestow on us mercy from Thyself, and provide for us right guidance in our affair." (18:11) "Our Lord,

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perfect our light for us and forgive us; surely Thou hast power over all things." (66:9) "Our Lord, let not our hearts become perverse after Thou hast guided us; and bestow on us mercy from Thyself; surely, Thou alone art the Bestower." (3:9) "Our Lord, grant us good in this world as well as good in the world to come, and protect us from the torment of the Fire." (2:202) "Our Lord, do not punish us, if we forget or fall into error; and our Lord, lay not on us a responsibility as Thou didst lay upon those before us. Our Lord, burden us not with what we have not the strength to bear; and efface our *sins*, and grant us forgiveness and have mercy on us; Thou art our Master; so help us Thou against the disbelieving people." (2:287) "Our Lord, forgive us, therefore, our errors and remove from us our evils, and in death number us with the righteous. Our Lord, give us what Thou has promised to us through Thy Messengers; and disgrace us not on the Day of Resurrection. Surely, Thou breakest not Thy promise." (3:194-5) "Our Lord, pour forth upon us steadfastness and cause us to die resigned *unto Thee*." (7:127) "Our Lord, we believe; forgive us therefore *our sins*, and have mercy on us; for Thou art the Best of those who show mercy." (23:110) "And say, 'My Lord, forgive and have mercy, and Thou art the Best of those who show mercy.'" (23:119) "My Lord, I am in need of whatever good Thou mayest send down to me." (28:25) "My Lord, grant me *the power* that I may be grateful for Thy favor which Thou hast bestowed on me and upon my parents, and that I may do such good works as may please Thee. And make my seed righteous for me. I do turn to Thee and, truly, I am of those who submit *to Thee*." (46:16)

Other supplications are of more specific nature. Here is a sample. For oneself: "O my Lord, bestow wisdom on me and join me with the righteous; And give me true reputation among posterity; And make me one of the inheritors of the Garden of Bliss." (26:84-6) "O Lord, increase me in knowledge." (20:115) "My Lord, open out for me my breast, And ease for me my task, And loosen the knot of my tongue, That they may understand my speech." (20:26-9) "My Lord, I beg Thee to protect me from asking Thee that whereof I have no knowledge. And unless You forgive me, I shall be among the losers." (11:48) "My Lord, then place me not with the wrongdoing people." (23:95) "My Lord, I

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seek refuge in Thee from the incitements of the evil ones. And seek refuge in Thee, my Lord, lest they should come near me." (23:98-9) "Our Lord, make us not a trial for the wrongdoing people. And deliver us by Thy mercy from the disbelieving people." (10:86-7)

For family: "Our Lord, make us submissive to Thee and *make* of our offspring a people submissive to Thee. And show us our ways of worship, and turn to us with mercy; for Thou art Oft-Returning *with compassion* and Merciful." (2:129) "My Lord, grant me from Thyself pure offspring; surely, Thou art the Hearer of prayer." (3:39) "Our Lord, grant us of our wives and children the delight of our eyes, and make us a model for the righteous." (25:75) "My Lord, leave me not childless, and Thou art the Best of inheritors." (21:90) "My Lord, forgive me and my parents, and him who enters my house as a believer, and the believing men and the believing woman; and increase Thou not the wrongdoers but in perdition." (71:29)

Before getting on boat, "In the name of Allah be its course and the moorings. My Lord is assuredly Most Forgiving, Merciful." (11:42) Mounting a ride, "Holy is He Who has subjected this to us and we had not the strength to subdue it *to ourselves*. And to our Lord surely shall we return." (43:14-5)

In order to seek sustenance, "O Allah, our Lord send down to us a table from heaven spread with food that it may be to us a festival, to the first of us and the last of us, and a Sign from Thee; and provide sustenance for us for Thou art the Best of sustainers." (5:115)

The last two Chapters of the Quran contain nothing but supplications. "Say, 'I seek refuge in the Lord of the dawn, From the evil of that which He has created, And from the evil of the night when it overspreads, And from the evil of those who blow into knots *to undo them*, And from the evil of the envier when he envies.'" (113:2-6) "Say, 'I seek refuge in the Lord of mankind, The King of mankind, The God of mankind, From the evil of the sneaking whisperer, Who whispers in the hearts of men, From among Jinn and mankind.'" (114:2-7) It is significant that all these Chapters open with seeking refuge of Allah, invoking His various at-

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tributes, against frailties, risks and pitfalls, which are all quite pertinent to modern age. As for the importance of these Chapters, the Holy Prophet said, "Recite the Chapter Al-Ikhlās and the two Chapters following it three times, morning and evening, and they will suffice thee in all respects."⁵ It would be stating the obvious that the Quran opens with supplications and closes with supplications.

The Holy Prophet's Supplications

The Holy Prophet said, "Every matter of importance which is not begun with the praise of Allah, remains defective."⁵ His life was a practical demonstration of this important rule. He has thus taught the followers specific supplications for all important matters. In fact, no human activity worth the name has been left out. There is a supplication for after waking up in the morning or before retiring, before starting and finishing meals, before starting a fast and breaking it, looking in the mirror, on entering or leaving a mosque or a house, mounting or dismounting a ride, ascending or descending heights, for the most intimate conjugal relations, putting on new clothes, wearing shoes, going to toilet and coming out of it, hearing the call for Prayer, etc.

General

The more important general and not so action related supplications offered by the Holy Prophet and expected of every Muslim are: "O Allah, I ask Thee for Thy love, the love of those who love Thee, and deeds which will cause me to attain Thy love. O Allah, make Thy love dearer to me than my myself, my property, my family, and cold water." This was prophet David's supplication commended by the Holy Prophet. Other supplications: "O Allah, make me thank Thee greatly, keep Thee in my memory often, follow Thy counsel and keep Thy injunction."⁷ "O Allah, Thy mercy is what I hope for. Do not abandon me to myself for an instant, but put all my affairs in good order for me."⁵ "O Allah, by Thy knowledge of the unseen and Thy power to create, grant me life as long as Thou knowest life to be best for me, and take me

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when Thou knowest death to be best for me. I ask Thee for fear of Thee both within my heart and openly; I ask Thee for the word of truth in pleasure and anger; I ask Thee moderation in both poverty and riches; I ask Thee felicity which does not pass away; I ask Thee for comfort which is not cut; I ask Thee satisfaction with what is decreed; I ask Thee for a pleasant life after death; I ask Thee for the pleasure of looking at Thy face, and longing to meet Thee in a state in which distress does not cause harm or testis lead astray. O Allah, beautify us with the adornment of faith, and make us guides of those who are rightly guided.”⁸ “O Allah, I ask Thee for health, continence, integrity, a good character, and acceptance of what is decreed.”⁷ “Allah I seek Thy protection from cowardice and miserliness and from being brought to a state of helplessness and seek Thy protection from the trials of this life and from the trials of the grave.”³ “Allah forgive me that which I have sent on and that which is to come, that which I have done covertly and that which I have done overtly and that in which I have been guilty of excess and those of my defaults of which Thou hast better knowledge than I have. Thou dost advance one and Thou dost put one back.” “Allah, director of hearts, direct our hearts to Thy obedience.” “Allah, I have wronged my soul greatly and no one forgives sins save Thee, then accord me forgiveness from Thyself and have mercy on me, indeed Thou art the Most Forgiving, Ever Merciful.” “Allah, forgive me that which I said in seriousness or in fun or by mistake or deliberately, and I am guilty of these.”³ “Allah I seek Thy protection from the evil of that which I have done and the evil of that which I have not done.” “Allah, I seek Thy protection against the declining of Thy favor and the changing of Thy security and the suddenness of Thy wrath and all Thy anger.” “Allah, bestow on my soul its righteousness and purify it. Thou art the best to purify it and Thou art its Guardian and its Master. Allah I seek Thy protection against knowledge that profits not and a heart that fears not and a mind that is not satisfied and a prayer that is not responded to.”⁴ “O Allah, grant me benefit in what Thou hast taught me, teach me what will benefit me, and increase my knowledge.”⁶ “Allah I seek Thy protection against undesirable manners, acts and desires.”⁷

Specific

Among supplications for specific purposes, important are: "Allah, I seek Thy protection from the trial and torment of the Fire and from the evils of wealth and privation." "Allah I seek Thy protection against hunger for it is a bad bed-fellow and I seek Thy protection against dishonesty for it is the worst inner disorder."⁵ "Allah, I seek Thy protection from the evil of my hearing and of my sight and of my tongue and of my heart and of my passions." "Allah reveal to me my guidance and protect me against the evil of my mind." "Allah, bestow upon us Thy fear that should serve as a barrier between us and our sins; and of Thy obedience that should serve to carry us to Thy Paradise; and of the certainty of faith that should render the misfortunes of this world easy for us to endure. Allah, bestow upon us the benefit of our hearing and our sight and our other faculties so long as Thou dost grant us life and make them survive us; and afflict with our rancor those who might oppress us, and help us against those who are at enmity with us; and do not afflict us with misfortune in our faith, and do not make the world our principal concern, or ultimate limit of our knowledge; and do not grant authority over us to those who would not show mercy to us."⁷ "Allah, I seek Thy protection from oppressive indebtedness and the tyranny of people."⁴

The Holy Prophet said, "Allah admonitions you; O My servant, I have charged Myself to wrong no one and have forbidden it between you, so wrong not anyone; O My servant, all of you are astray save those whom I should guide; O My servant, all of you are hungry save those whom I should feed, then supplicate Me for food, I shall feed you; O My servant, all of you are naked save those whom I should clothe, then supplicate Me for clothes, I shall clothe you; O My servant, you misbehave night and day and I forgive all sins, then supplicate Me for forgiveness, I shall forgive you; O My servant, you have no power to do Me harm, nor can you have power to confer any benefit upon Me; O My servant, if the first of you and the last of you, and the whole lot of you, high and low, were to become like the one who has the most

righteous soul among you, that would not add a whit to My Kingdom; O My servant, if the first of you and the last of you, and the whole lot of you, high and low, were to become like the one who has the most vicious soul among you, that would not detract a whit from My Kingdom; O My servant, if the first of you and the last of you, and whole lot of you, high and low, were to assemble in one large plain and were to beg Me for whatever they desire and I were to bestow upon each of you all that he had asked for, that would not detract from My treasures any more than a needle would detract from the ocean by being immersed in it. O My servant, I encompass your deeds and shall make a full requital for them to you. Then he who encounters good should praise Allah for it; and he who encounters something else should blame himself.”⁴

The Supplication for Seeking Good

There is a special “supplication for seeking good” which is to be offered before taking any important decision. The Holy Prophet said, “When one of you contemplates upon an enterprise, he should say two rakas of voluntary Prayer and then supplicate; “Allah, I seek good from Thee because of Thy knowledge, and seek power from Thee because of Thy power, and beg of Thee because of Thy vast grace, for Thou hast power and I have no power, and Thou hast knowledge and I have no knowledge and Thou knowest well all that is hidden. Allah, if Thou knowest that this matter is good for me in respect of my faith, my subsistence and the ultimate in my affairs, then grant me power over it, and make it easy for me and bless it for me. But if Thou knowest that it is bad for me in respect of my faith, my subsistence or the ultimate in my affairs, then remove it from me and keep me away from it, and grant me power to do good whatever it may be and then make me pleased with it.”³

This is just a sample of the Holy Prophet’s supplications, which requires a volume. Abu Umamah relates: “The Holy Prophet made many supplications which we were not able to remember. So we said to him: “Messenger of Allah, you make many supplications,

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of which we do not remember any." He said, "Shall I tell you something which shall comprehend all of them? Supplicate, 'Allah I beg of Thee of good all that Thy Prophet Muhammad begged of Thee and seek Thy protection against all the evil against which Thy Prophet Muhammad sought Thy protection. Thou art the One who is asked for help and it is for Thee to convey the guidance. There is no strength to resist evil nor power to do good except through Allah.'"⁷

Supplications in Quranic verses or the words of the Holy Prophet are preferable. This, however, does not mean that supplications can not be made in other languages. Allah being the Lord of all worlds and Islam being a universal religion, a person can also make his supplications in his own language, as all languages belong to Allah.

Conditions for Acceptance

What are the prospects of supplications being responded to by Allah? The Holy Prophet said, "Your Lord is bashful and mighty: He is ashamed of a servant when he lifts up his hands to Him to return them empty."⁷ "A servant's prayer continues to be accepted so long as he does not supplicate for something sinful or something that would cut off the ties of kinship and is not in a hurry." Some one asked: "Messenger of Allah, what would be hurry?" He answered, "A supplicant saying: 'I have prayed and prayed but have not found my prayer responded to;' getting tired and giving up praying."³ "Three supplications are assured of acceptance without doubt; the plaint of a wronged one; the prayer of a traveller; and the prayer of a father for his child."⁷ "Pray not against yourselves, nor pray against your children, nor pray against your servants, nor pray against your wealth."⁵ "Be afraid from the curse of the oppressed as there is no barrier between his invocation and Allah."³ "A supplication of three persons is certainly accepted. They are a just ruler, a man who is fasting and makes it while breaking fast and an aggrieved person. When an aggrieved makes a supplication the gates of heaven are opened and Allah says, 'By My honor, I will certainly help you, sooner or later.'"⁷ On the other hand,

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the Holy Prophet mentioned the case of a man who sets out on a long journey, his hair becomes ruffled and his face is covered with dust and he raises his hands towards heaven and supplicates: Lord, Lord, while his food is unlawful and his drink is unlawful and his sustenance is unlawful. How should the supplication of such a one find acceptance?" As to the most opportune time for a supplication, The Holy Prophet said, "A servant is closest to his Lord when he is in prostration, so multiply your supplications in prostration."⁴

Islamic Man

The Islamic philosophy of life is centered around Allah, a "Living Personal God", Who is Omniscient, Omnipresent and Omnipotent. He has been and will always remain concerned about every living creature and more so in case of man, the acme of His creation. To Him, man, who alone has been endowed with an immortal soul, is ultimately accountable not only for actions, but also for thoughts. The latter determines the real motive of his behavior according to which he will be rewarded by Allah, coupled with His grace. Man has been created with a definite purpose for being assigned the noble, but rather difficult, role of Allah's vicegerent on earth. Through him many attributes of Allah were to be revealed. For this, man has been endowed with immortal soul, tremendous mental capacity, free will, discretion, etc. This puts him above other creatures in universe.

Islam marks the culmination of evolution in religion and offers an eternal, universal and comprehensive code of life, for both before and after death. It is not a religion in the ordinary sense of the word to be merely identified with certain rites and rituals. On the contrary, it is a complete way of life with basic guidelines for all walks of life, comprising a unified and an integrated system. The Divine guidance is enshrined in the Quran which is to remain free from human interference and retain its pristine form and contents. The basic commandments indicate the minimum required of a Muslim, but there is a vast scope for supererogatory conduct with corresponding reward.

Islam has removed the most important source of social con-

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flict by stressing a person's obligations rather than his rights. Most of these basic obligations have been even-handedly prescribed by Allah and explained by the Holy Prophet and not left to human mind, which is subject to the limitations of time and space. The main stress in Islam is to do good to others for which people are urged to co-operate and not for creating disorder. If this is not possible, one must refrain from doing harm to others.

From these teachings, a distinct personality of an "Islamic Man" emerges. In a nutshell, a Muslim is expected to realize the responsibilities placed on him as vicegerent of Allah on earth. He leads a normal life meeting the requirements of flesh and soul. He seeks no less good in the life on earth than the Hereafter, but this is subordinated to seeking the pleasure of Allah, constantly remembering Him in formal Prayer and otherwise.

For reflecting the attributes of Allah, a Muslim casts himself in a peculiar mould. He is never carried away by passions, plays down personal likes and dislikes, is kind, always inclined to forgive, if this leads to good, and is extremely hard working, steadfast and patient. His conduct always reflects the basic attributes of Allah: graciousness, mercy and justice. Without ignoring himself, he is deeply concerned with the welfare of others. He not only avoids doing harm to others, itself an act of charity, but seeks to actively promote their welfare and vies with others in that. If not capable of practical help, he offers a beneficent word. He is totally devoid of ill-will and rancor, but full of good will for all. His conduct is governed by the minimum requirements of justice. Thereafter, he tries to be benevolent and then be absolutely selfless and spontaneous, as in dealing with close a kin. He retains his individual identity, but does not impose it on others and harmonizes it with the society by building his relations with others on affinity, ignoring the differences.

He has strong family ties, starting with his own family based on legal marriage, as a religious duty, the basic purpose of which is procreation in all its purity. In the family, parents have a special place, especially when they grow old. He is kind towards his wife and equally solicitous for proper upbringing of his children, particularly daughters, as one of his primary responsibilities. His other

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relatives also receive his favors, prior to neighbors and others.

Economic considerations are not allowed to stand in the way. His main concern is the distribution of wealth among fellow beings, especially the less privileged and the deprived. He deals with others as part of universal brotherhood. In this, his personal rights give way to his obligations to others. He is balanced and moderate, does not allow himself to be swayed to extremes, and sticks to the golden rule of following the middle course. He always acts with wisdom. He is an avid seeker of knowledge, and has an inquisitive and reflective mind capable of relating the material phenomena with the spiritual world. He is humble and never bloated with pride or arrogance to reject truth. He never looks down upon fellow beings. He resists evil inclinations and avoids vain interests to conserve his energy and resources for beneficence. For this, he shuns bad company and seeks good company of the righteous. Even though he exerts himself to the utmost, he does not rely exclusively on his own endeavor. For every thing, however insignificant, he always seeks assistance from Allah through supplications and this is the sufficient condition for success and a means of establishing communion with the Creator. He places his trust in Allah alone for the ultimate outcome of his effort. Finally, the short life on earth is not his principal concern and the ultimate of his knowledge, but the next one, which is eternal. Even so, he leads a full worldly life within the parameters indicated by Allah and is always seeking His pleasure. Love for the sake of Allah and hatred for the sake of Allah provides a permanent and secure basis for constant, consistent and spontaneous behavior of man.

III-ECONOMIC PRINCIPLES OF ISLAM

Given the Islamic perspective of life, the main basic objective of economic principles of Islam is not only to provide for material means necessary for keeping the body and soul of man together, as this would only put him on par with animals, but also to enable him to grow to his full stature, in physique as well as intellect. Thereby, he can lead an effective life to discharge his multifarious obligations and save society from discord and disorder born of deprivation.

Allah, The Provider

Allah is He, "Who feeds and is not fed." (6:15) He has promised in the Quran, "And there is no creature that moves in the earth but it is for Allah to provide it with sustenance. And He knows its lodging and its home. All *this* is *recorded* in a clear Book." (11:7) "And how many an animal there is that carries not its own sustenance! Allah provides for it and for you. And He is the All-Hearing, the All-Knowing." (29:61) "He it is Who has made the earth even and smooth for you; so traverse through its sides and eat of His provision. And unto Him will be the resurrection." (67:16) "Say, 'Who gives you sustenance from the heavens and the earth?' Say, 'Allah. Either we or you are on right guidance or manifest error.'" (34:25) "He it is who shows His Signs and sends provision for you from the heaven; but none pays heed save he who turns *to God*." (40:14) "Surely, it is Allah *Himself* Who is the Great Sustainer, the Powerful, the Strong." (51:59) "And surely, Allah is the Best of Providers." (22:59, 34:40, 62:12) There is a supplication in the Quran, "And provide sustenance for us, for Thou art the Best of sustainers." (5:115) "And he who fears Allah-He will make for him a way out. And will provide for him from where he expects not. And he who puts his trust in Allah-He is sufficient for him." (65:3-4) "O ye men, remember the favor of Allah towards you. Is there any Creator other than Allah *Who* provides for you from the heaven and the earth? There is none

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worthy of worship but He. Whither then are you turned away?" (35:4) "Allah is Benignant to His servants. He provides for whom He pleases. And He is the Powerful, the Mighty." (42:20) "And in the alternation of night and day, and the provision that Allah sends down from the sky, whereby He quickens the earth after its death, and *in* the change of the winds, are Signs for a people who *try to* understand." (45:6)

Allah has reminded man of his helplessness without His Provision, or in case of His withholding the means thereof. "Or, Who created the heavens and the earth, and Who sent down water for you from the sky wherewith We cause to grow beautiful orchards? You could not cause their trees to grow. Is there a God besides Allah?" (27:61) "And of His Signs are the sailing ships on the sea like mountains; If He *so* will, He can cause the wind to become still so that they become motionless upon the surface thereof-in that, surely, are Signs for every person who is most patient and grateful-" (42:33-4) "Do you see what you sow? Is it you who grow it or are We the Grower? If We so pleased, We could reduce it all to broken pieces, then you keep lamenting; 'We are ruined! Nay, we are deprived *of everything*.' Do you see the water, which you drink? Is it you who send it down from the clouds, or We the Sender? If We *so* pleased, We could make it bitter. Why are you then not grateful? Do you see the fire which you kindle? Is it you who produce the tree for it, or We the Producer? We have it a reminder and a benefit for the wayfarers. So glorify the name of thy Lord, the Great." (56:64-75) "Say, 'Tell me, if all your water were to disappear *in the earth*, who then will bring you *clear* flowing water?" (67:31) "Or who is he that will provide for you, if He should withhold His provision?" (67:22)

Allah has promised abundant and noble provision for those who obey Him and His Apostle and do good deeds. "Who observe Prayer and spend out of that which We have provided for them. These it is who are true believers. They have grades *of rank* with their Lord, as well as forgiveness and an honorable provision." (8:4-5) "And those who have believed since then and left their homes and striven for the cause of Allah and those who have given *them* shelter and help-these indeed are true believers. For

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them is forgiveness and an honorable provision." (8:75) "But whoever of you is obedient to Allah and His Messenger and does good works, We shall give her reward twice over; and We have prepared for her honorable provision." (33:32) "That He may reward those who believe and do good works. It is these who will have forgiveness and a honorable provision." (34:5)

Effort is, however, an essential prerequisite. "And among His Signs is your sleep by night and day, and your seeking of His bounty. In that surely are Signs for a people who hear." (30:24) "And then man will have nothing but what he strives for; and that his striving shall soon be seen. Then will he be rewarded for it with the fullest reward." (53:40-2) "Say, '... That is the Lord of the worlds. He placed therein mountains rising above its *surface*, and blessed it *with abundance*, and provided therein its foods in proper measure in four days-alike for all seekers." (41:11) Effort is a necessary condition, but not a sufficient one. That is provided by Allah's bounty. "So that Allah may give them the best reward of their deeds, and give them increase out of His bounty. And Allah does provide for whomsoever He pleases without measure." (24:39)

There is no other provider. "You only worship idols beside Allah, and you forge a lie. Those whom you worship beside Allah, have no power to provide sustenance for you. Then seek sustenance from Allah, and worship Him; and be grateful to Him. Unto Him will you be brought back." (29:18)

Even though Allah is the Provider, Muslims are not expected to treat their means of livelihood lightly and unnecessarily throw them away. The Holy Prophet said, "It is enough of a sin to destroy (the means) on which one subsists."⁵ "Never give up a source of earning your livelihood unless you are forced to do so by circumstances or you have an alternate arrangement." "Respect the Respected One, because when provision is diverted from a people it never reverts to it." "Nothing keeps away the decree (of Allah) except prayer, and nothing increases life except goodness; and man is only denied the provision because of sins upon which he falls."⁶ "A person who is made to face poverty and goes to people explaining his predicament, hoping that they will meet his needs, his

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privation will not be removed. If he were patient and turns to Allah, He will sooner or later provide him." "Allah says, 'O Son of Adam! Engage yourself in worshipping Me and I will fill your heart with self-sufficiency and remove your want. Otherwise, I will not remove your want, even if you keep your both hands busy.'"⁷

Natural Resources

In natural resources Allah has provided man with all that he would ever need. It is in the Quran: "And He gave you all that you wanted of Him; and if you *try to* count the favors of Allah, you shall not be able to number them." (14:35) With this general statement, Allah goes on to indicate some of important favors in natural resources. "And He has subjected to you whatsoever is in the heavens and whatsoever is in the earth; all *this is* from Him. In that there are Signs for the people who reflect." (45:14) "And have they not looked into the kingdom of the heavens and the earth, and all things that Allah has created?" (7:186) "In the creation of the heavens and the earth and in the alternation of night and day there are indeed Signs for men of understanding." (2:191) "Say, 'Who provides sustenance to you from the heavens and the earth?'" (10:32) "Say, 'Who gives you sustenance from the heavens and the earth?' Say, 'Allah.'" (34:25) "Allah is He who created the heavens and the earth and caused water to come down from the clouds, and brought forth therewith fruits for your sustenance; and He has subjected to you the ships that they may sail through the seas by His command, and the rivers *too* has He subjected to you. And He has also subjected to you the sun and the moon, both performing their work constantly. And He has *also* subjected the night as well as the day." (14:33-4) "That is the Lord of worlds. He placed therein firm mountains rising above its *surface*, and blessed it *with abundance*, and provided its foods in proper measure in four days-alike for *all* seekers. Then He turned to the heavens while it was *something like* smoke, and said to it and to the earth, 'Come ye both of you, willingly or unwillingly.' They said, 'We come willingly.' So He completed them into seven heavens in two days, and revealed to each heaven its function. And We

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adorned the lowest heaven with lamps *for light* and for protection. That is the decree of the Mighty, the All-Knowing." (41:10-3) "Who made the earth a bed for you, and the heaven a roof, and caused water to come down from the clouds and therewith brought forth fruits for your sustenance. Set not up, therefore, equals to Allah, while you knew." (2:23) "Have they not looked at the sky above them, how We have made it and adorned it, and there are no flaws in it? And the earth-We have spread it out, and placed therein firm mountains; and We have made to grow therein every *kind of* beautiful species. As a means of enlightenment and a reminder to every servant that turns *to God*. And We send down from the sky water which is full of blessings, and We produce therewith gardens and grain harvests. And tall palm-trees, with spathes piled one above another, As a provision for *Our* servants." (50:7-12) Water is life for every creature and Allah has promised it in abundance: "And We have sent down the water from the sky according to measure, and We caused it to stay in the earth-and surely it is We Who determine its taking away." (23:19) "And there is not a thing but with Us are the treasures thereof and We send it not down except in a known measure. And We send impregnating winds, then We send down water from the clouds, then We give it to you to drink; and you are not the one to store it up." (15:6-7) "He it is Who sends down water for you from the clouds; out of it you have your drink, and *grow* from it trees on which you pasture *your cattle*." (16:11) "*It is* Allah who sends the winds so that they raise a cloud. Then He spreads it in the sky as He pleases and places it layer upon layer and thou seest the rain issuing forth from its midst. And then He causes it to fall on whom He pleases of His servants, behold! they rejoice; Though before that-before it was sent down on them-they were in despair. Look, therefore, on the marks of Allah's mercy: how He quickens the earth after its death." (30:49-51) "We have sent down water from the clouds, and caused to grow therein every noble species." (31:11) "Have they not seen that We drive the water to the dry land and produce thereby crops of which their cattle eat and they themselves?" (32:28) "Hast thou not seen that Allah drives the clouds, then joins them together, then piles them up so that thou seest rain issues

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forth from the midst thereof? And He sends down from the sky *clouds like* mountains wherein is hail, and He smites therewith whom He pleases. The flash of its lightning may well-nigh take away the sight. Allah alternates the night and the day. Therein surely is a lesson for those who have eyes." (24:44-5) "And it is He Who sends the winds as glad tidings before His mercy, till, when they bear a heavy cloud, We drive it to a dead land, then We send down water therefrom, and We bring forth therewith fruits of every kind." (7:38) "And it is Allah Who sends down water from the cloud; and We bring forth therewith every kind of growth; then We bring forth with that green foliage wherefrom We produce clustered grain. And from the datepalm, out of its sheaths, *come forth* bunches hanging low. And We produce therewith gardens of grapes, and the olive and the pomegranate-similar and dissimilar. Look at the fruit thereof when it bears fruit, and the ripening thereof. Surely, in this are Signs for a people who believe." (6:100) "Dost thou not see that Allah sends down water from the sky, and We bring forth therewith fruits of different colors; and among mountains are streaks white and red, of diverse hues and other raven black. And of men and beasts and cattle, in like manner, there are various colors?" (35:28-9) "And thou seest the earth lifeless, but when We send down water there on, stirs and swells, and grows every kind of beauteous vegetation." (22:6)

As for other resources, "And *He has pressed into service* the things He has created for you in the earth, varying in colors. Surely, in that is a Sign for a people who take heed." (16:14) "And He has placed in the earth firm mountains lest it should quake with you, and rivers and routes that you may take the right way. And *other* marks *too*, by them and by the stars they follow the right direction." (16:17-8) "And We have established you in the earth and provided for you therein the means of subsistence. How little thanks you give!" (7:11) "And the earth We have spread out, and set therein firm mountains and caused everything to grow therein in proper proportion. And We have made for you therein means of livelihood, and *also* for *all* those for whom you do not provide. And there is not a thing but with Us are the treasures thereof and We send it not down except in a known measure." (15:20-2) "And

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We have made in the earth firm mountains lest it should quake with them; and We have made therein wide pathways, that you may be rightly guided. And We have made the heaven a roof, well protected; yet they turn away from the Signs. And He it is Who created the night and the day, and the sun and the moon, each gliding along in *its* orbit." (21:32-4)

The importance of sea, as a resource, is also underlined: "Allah is He Who has subjected the sea to you that ships may sail thereon by His command, and that you may seek of His bounty, and that you may be grateful." (45:13) "And it is He Who has subjected to you the sea that you may eat therefrom fresh flesh, and may take forth therefrom ornaments which you wear. And thou seest the ships plowing through it, *that you may thereby journey*, and that you may seek His bounty, and that you may be grateful." (16:15) "And the two seas are not alike; this one is palatable, sweet and pleasant to drink, and the other, salt and bitter. And from each you eat fresh meat, and take forth ornaments, which you wear. And thou seest the ships therein plowing the waves that you may seek of His bounty, and you may be grateful." (35:13)

There is a special mention of the cattle. The Quran says, "And the cattle too He has created; you find in them warmth and *other* uses; and some of them you eat. And in them there is beauty for you when you bring *them* home in the evening, and when you drive *them* forth to pasture in the morning. And they carry your loads to a land which you could not reach except with great hardship to yourselves. Surely, your Lord is Compassionate, Merciful. And *He has created* horses and mules and asses that you ride them, and as *a source of* beauty; And He will create what you do not yet know." (16:6-9) "And Allah has made your homes a place of rest for you and has made for you, of the skins of cattle, abodes which you find light at the time when you travel and at the time when you halt; and of their wool, and their furs, and their hair, *He has supplied you with* household goods and articles of use for a time. And Allah has made for you, of that which He has created, *things affording* shade; and He has made for you in mountains places of shelter; and He has made for you garments, which protect you from heat, and coats of mail which protect you in your

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wars. Thus does He complete His favor on you, that you may submit *to Him*.” (16:81-2) “And in the cattle *also* there is a lesson for you. We give you to drink of that which is in their bellies and you have in them many benefits, and of them you *also* eat.” (23:22)

The benefits of iron are also pointed out in the Quran: “And We sent down iron, wherein is *material* for violent warfare and many benefits for mankind.” (57:26)

All resources have been created by the benefit of man, as the Quran says, “And He has pressed into service for you the night and day, and the sun and the moon; and the stars too have been pressed into service for you by His command. Surely, in that are Signs for a people who make use of their reason.” (16:13)

Scarcity

The basic premise of economics is the scarcity of resources in relation to their use and hence the problem of choice. Scarcity is taken for granted and no serious effort has been made to explain this phenomenon except as a constraint. Islam offers its rationale. According to the Quran, Allah has created scarcity deliberately. “And if Allah should enlarge the provision for His servants, they would rebel in the earth; but He sends down according to a *proper* measure as He pleases. Indeed He is All-Aware and All-Seeing with regard to His servants. And He it is Who sends down rain after they have despaired, and spreads out His mercy. And He is the Protector, the Praiseworthy.” (42:28-9)

There is nothing wrong with wealth itself, but it is a very heady stuff and often makes many arrogant to the point that they either ignore or reject, if not actively oppose, Divine guidance. “And We never sent a Warner to any city but the wealthy ones thereof said, ‘Surely, we disbelieve in what you have been sent with.’ And they say, ‘We have more riches and children; and we are not going to be punished.’ Say, ‘Verily, my Lord enlarges the provision for whomsoever He pleases and straitens *it for whomsoever* He pleases; but most men do not know. And it is not your riches nor your children that will bring you near Us in rank, but those who believe and do good works, will have a double reward for what they did.

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And in lofty mansions will they be secure.” (34:35-8) “And thus *has it always been* that We never sent any Warner before thee to any township but the well off thereof said, ‘We found our fathers following a *certain* course, and we are following in their foot step.’ *Their Warner* said, ‘What! even though I bring you a better guidance than that which you found your fathers following?’ They said: ‘Certainly we disbelieve in that which you are sent with.” (43:24-5) “But the wrongdoers followed that by which they were afforded ease and comfort, and they became guilty.” (11:117) “And the chiefs of his people, who disbelieved said, ‘He is only a man like yourselves; he seeks to make himself superior to you. And if Allah had so willed, He could have surely sent down angels *with him*. We have never heard of *such a thing* among our forefathers.” (23:25) “And the chiefs of his people, who disbelieved and denied the meeting of the Hereafter and whom We had afforded ease and comfort in this life, said, ‘This is but a man like yourselves. He eats of that of which you eat, and drinks of that of which you drink. And if you obey a man like yourselves, you will then be surely losers.” (23:34-5) “Until, when We seize those of them who indulge in luxury with punishment, behold, they cry for help. Cry not for help this day, surely you shall not be helped by Us. Verily, My Signs were recited unto you, but you used to turn back on your heels, Big with pride, telling stories about it (the Quran) by night, talking nonsense,” (23:65-8) “And the day when He will assemble them and those whom they worship beside Allah. He will ask, ‘Was it you who led astray these My servants or did they *themselves* stray away from the path?’ They will say, ‘Holy art Thou! It was not proper for us to take protectors other than Thou; but Thou didst bestow on them and their fathers the good things of this life until they forgot the admonition and became a ruined people.” (25:18-9) The denizens of Hell will be those who, “Before this they had a life of ease and plenty. And used to persist in extreme sinfulness.” (56:46-7)

Wealth often leads to ill manners. “And yield not to any mean swearer, Backbiter, one who goes about slandering, Forbiddor of good, transgressor, sinful, Ill-mannered and, in addition to that, of doubtful birth. This is because he possesses riches and children.

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When Our Signs are recited unto him, he says, 'Stories of the ancients.' (68:11-6) "Noah said, 'My Lord, they have disobeyed me, and followed one whose wealth and children have only added to his ruin.' (71:22) "And thus We made in every town the great ones from among its sinners *such as are in utter darkness* with the result that they plot therein; and they plot not except against their own soul; but they perceive not." (6:124) "Nay! man does indeed transgress, Because he thinks himself to be independent." (96:7-8) "And leave Me alone with those who reject *the truth*, possessors of ease and plenty; and give them a little respite." (73:12) "Leave Me to deal with him whom I created alone, And *then* I gave him abundant wealth, And sons, abiding in *his* presence, And I prepared for him all necessary things. Yet he desires that I should give him more. Certainly not! for he has been hostile to Our Signs. I shall soon inflict on him an overwhelming hardship. Lo! he reflected and calculated! Ruin seize him! how he calculated! Ruin seize him again! how he calculated! Then he looked, Then he frowned and scowled, Then he turned away and was disdainful. And he said, 'This is nothing but magic handed down; This is nothing but the word of man. Soon shall I cast him into the fire of Hell.'" (74:12-27) "So leave them to their confusion for a time. Do they think that by the wealth and children with which We help them, We hasten to do them good? Nay, but they understand not." (23:55-7) "And their possessions and their children should not excite thy wonder; Allah only intends to punish them therewith in this world and that their souls may depart while they are dis-believers." (9:85)

Affluence often makes people cruel, leading them to many wrong doings and they end up doomed. This is well depicted in the Quran. "And how many a township that acted wrongly have We utterly destroyed, and raised up after it another people? And when they felt Our punishment, lo, they began to flee from it. 'Flee not, but return to the comfort in which you exulted and to your dwellings that you might be *approached and consulted as before.*' They said, 'Alas for us, we were indeed wrongdoers!'" (21:12-5) Even believers have been warned against the deleterious effects of wealth. "O ye who believe! Let not your wealth and your children divert you from the remembrance of Allah. And whoever

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does so-it is they who are the losers." (63:10)

The resource constraint, however, has not been made so acute and permanent that people may become desperate and jump at one another's throat. In the same Quranic verse hope has been offered that Allah will send down his bounty according to the genuine needs of mankind, as He sees it fit. This is further explained, "(He) has created everything and has ordained for it *its* proper measure." (25:3) "Verily, We have created every thing in *due* measure." (54:50) "And the earth We have spread out, and set therein firm mountains and caused everything to grow therein in proper proportion. And We have made for you therein means of livelihood, and *also* for *all* those for whom you do not provide. And there is not a thing but with Us are the treasures thereof and We send it not down except in a known measure. And we send impregnated winds, then We send down water from the clouds, then We give it to you to drink; and you are not the ones to store it up." (15:20-23) "And We have created above you seven *heavens* lying one above the other, and We are never neglectful of the creation. And We have sent down water from the sky according to measure, and We caused it to stay in the earth-and surely it is We Who determine its taking away-" (23:18-9)

The Divine promise that mankind and other creatures will always have enough is of crucial significance and belief in it can alter the whole complexion of modern economics that had come to be known as a "dismal science" due to its outlook on the availability of resources. As will soon be obvious, the main thrust of the Islamic economic principles is that it is not production, which is in the lap of Allah, but its misdistribution, which creates most of economic problems. As to the prospects for increasing production, Allah has urged the believers to reflect on the nature around them and acquire knowledge, through endeavor and Divine guidance by means of supplication to Allah, and gain control over means of production. These are the basic ingredients of technology through which man can make better use of known resources and also lay his hands on resources hitherto unknown to him but already provided by Allah. The scope for greater production is also indicated. "The similitude of those who spend their wealth for the cause of

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Allah is like the similitude of a grain of corn which grows seven ears, in each ear a hundred grains. And Allah multiplies it further for whomsoever He pleases and Allah is Bountiful, All-Knowing." (2:262) It is quite fascinating how bursts of discoveries and inventions have taken place precisely at a time when the outlook for grater production was believed to be most bleak. In retrospect, it only proves that Allah has never been and will never be "neglectful of the creation" (23:18) and in earth He has provided for man "the means of sustenance." (7:11) The latter indication is full of hope and history bears witness to it. The earth now supports a much larger population and at a higher standard of living than was expected by Malthus. It also offers a standing challenge to human ingenuity, which is repeatedly encouraged by Allah in the Quran.

Property Rights

The most important basic economic principle of Islam is that every thing in the universe belongs to Allah. (2:116,256, 3:110, 130, 4:132-3,172, 10:56-7, 11:124, 16:53, 20:7, 21:20, 30:27, 34:2, 42:5, 53:32) "To Allah belong the East and the West." (2:116,143) "Doest thou not know that the kingdom of the heavens and the earth belongs to Allah alone?" (2:108, 3:27,190, 5:19,41, 23:89-90, 24:43, 36:84, 45:28, 57:3,6) "To Allah belongs the kingdom of heavens and the earth and whatever is in them; and Allah has power over all things." (5:121) "Verily, the earth is Allah's; He gives it as a heritage to whomsoever He pleases of His servants, and the end is for the God-fearing." (7:129)

Even though every thing in universe belongs to Allah, He has created them for the benefit of man and pressed them into his service. "And He has subjected to you whatsoever is in the heavens and whatsoever is in the earth; all *this is* from Him. In that surely are Signs for a people who reflect." (45:14)

The means created by Allah may be divided into two distinct categories; those, which are essential for sustaining human life and to which every one should have equal access. Allah has made these available to man without any exertion or contribution by him. In the second category are those means for the use of which

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effort is necessary. In the first category are; air, sunshine, water, weather, climate, etc. To these elements no human being can claim any exclusive right. This has been underlined in a Quranic verse, "He it is Who created for you all that is in the earth." (2:30) The words "For you all" are noteworthy. It means that natural resources are for the benefit of the entire mankind and are not to be treated as an exclusive preserve of any individual, class, country or race. The Holy Prophet said, "Muslims share alike in three things; water, herbage, and fire. Charging of a price for them is unlawful."⁵ In the second category, human effort is required which is to be compensated by way of exclusive rights. Even these are not unrestricted and have been circumscribed by Allah.

As Allah's vicegerent on earth, man is allowed to inherit, acquire, hold and bequeath property as a trust, but within the parameters laid down by the Real Owner. It was to emphasize the fact that Allah remains the Real Owner, the Holy Prophet said, "Many people deal unjustly with Allah's property. For them is the Fire on the Day of Judgment."³ The restrictions on property pertain to the manner and means of acquiring, including inheritance, its use and subsequent distribution among the heirs. Thus property rights in Islam are derived and not absolute and clearly circumscribed. Islam has prescribed a share of others in one's wealth and it is in the Quran, "And in their wealth was a share for one who asked for help and for one who could not." (51:20) This may be compulsory by way of the Zakat or voluntary for which a very strong religious incentive of winning the pleasure of Allah is provided.

Despite all the limitations to which property rights are subject, they are sacrosanct, so much so that any one laying down his life for their protection attains the high status of a martyr, according to the Holy Prophet.⁴ A man came to the Holy Prophet and said, "O Prophet of Allah! a man comes to me to take away my substance." The Holy Prophet said, "Remind him of Allah." He said, "But if he takes no heed?" The Holy Prophet said, "Then ask help of those who are about thee." He said, "But if there is no Muslim about me?" The Holy Prophet said, "Then ask help of the king against him." He said, "And if the king be far away from me?" The Holy Prophet said, "Then fight for thy substance until you be of the

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martyrs in the matter or save thy substance.”⁸ A person sought the Holy Prophet’s advice about the situation in which some one may try to take away his wealth. The Holy Prophet advised him not to let him have it. He asked, “If he fights?” The Holy Prophet said, “Fight him.” He said, “If he kills me?” The Holy Prophet: “You will be a martyr.” He said, “If I kill him?” The Holy Prophet: “He will be consigned to Hell.”⁴

A rustic man came to the Holy Prophet and enquired about the major sins. He said, “Associating anything with Allah.” The man asked: “And what after that?” The Holy Prophet said, “A false oath which deprives a Muslim of his property.” “He who acquires a hand’s breadth of land wrongfully will have seven earths suspended from his neck.” “He who swears a false oath to obtain the property of a Muslim unjustly shall meet Allah when He is incensed with him.”³ “Allah decrees the Fire and debars Paradise for one who takes away the right of a Muslim by a false oath.” One man asked: “Messenger of Allah, even if it should be an inconsiderable thing?” He said, “Even if it be the twig of a wild berry bush.” “Whosoever makes a false claim in order to increase his wealth Allah will further reduce his wealth.”⁴ “Anyone who takes the property of another Muslim without right over it, will be presented to Allah while He will be extremely angry with him.”²⁶ At the time of the Farewell Pilgrimage, the Holy Prophet said, “Hearken, Allah has sanctified for you your blood and your belongings like the sanctity of this month.”³

There is a very subtle and important message in a saying of the Holy Prophet about property, which should curb the desire to accumulate wealth: “Which of you loves the property of his heirs more than his own property?” He was told: “Messenger of Allah, there is not one of us but loves his own property better.” He said, “His property is that which he has sent forward; that which he holds back belongs to his heirs.” “Man says: My property, my property; while out of his property only that is his which he eats and consumes, and wears and wears out and spends in charity and sends ahead.”⁴ “Do not run too much after property, lest you should be absorbed by the world.”³

Wealth is a means to an end and not an end itself, as Allah says,

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"And it is not your riches nor your children that will bring you near Us in rank, but those who believe and do good works, will have a double reward for what they did. And in lofty mansions will they be secure." (34:38) On the other hand, "Those who disbelieve-their possessions and their children shall not avail them at all against Allah; and it is they that are the fuel of the Fire." (3:11, 117, 58:18)

The real wealth does not consist of material things but some thing else which may bring inner happiness, as has been explained by the Holy Prophet. Asked "What is the best wealth?" he said, "The best of it is a tongue that mentions (Allah), and a grateful heart, a righteous wife, and assisting a believer because of his faith."⁷ "There is no harm in riches, for him who fears Allah; and for him who works in piety, health is better than riches, and cheerfulness of disposition is better than pleasures."⁶ "There are two things to which the son of Adam is averse: he is averse to death, whereas death is better for the believer than trials; and he is averse to want of wealth, whereas want of wealth will be least reckoned with."²⁶ "Verily, the highest distinction which people of the world go in for is that of wealth."⁸ "None of you expects anything than riches leading into error, or poverty causing to forget."⁷ At the same time, "Poverty takes man to the boundary line of disbelief."⁴ One of the things against which the Holy Prophet sought Allah's protection was "the trial of affluence and poverty."³

The Quran says, "He sets forth for you a parable concerning yourselves. Have you, among those whom your right hands possess, partners in what We have provided for you so that you become equal *sharers* therein and fear them as you fear each other? Thus We explain the Signs to a people who understand." (30:29) "Who amasses wealth and counts it time after time. He thinks that his wealth will make him immortal." (104:3-4)

Wealth, A Trial

Wealth, like children who are mentioned with it in the Quran, is a serious trial for the owner. This has been repeatedly reminded in the Quran, "Do they think that by the wealth and children with which We help them, We hasten to do them good? Nay, but they understand

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not.” (23:56) “And know that your possessions and children are but a trial and that it is Allah with Whom is a great reward.” (8:29) “Verily, your wealth and children are a trial; but with Allah is a great reward.” (64:16) “You shall surely be tried in your possessions and in your persons.” (3:187) “And strain not thy eyes after what We have bestowed on some classes of them to enjoy *for a short time*-the splendor of the present world-that We may try them thereby. And the provision of thy Lord is better and more lasting.” (20:132) “So let not their wealth nor their children excite thy wonder. Allah only intends to punish them therewith in the present life and that their souls may depart while they are disbelievers.” (9:55) The mention of children along with wealth in the Quran is significant. They are inter-related, as they are both a source of strength of an individual and, more often than not, a person runs after wealth not for his own needs, but to provide for his children.

The Holy Prophet used to pray, “I seek Thy protection from the trials and torments of the Fire and from the evils of wealth and privation.”⁷ “Ruined are the slaves of dirhems, dinars, and expensive clothes. They are happy when given but if denied, they feel deprived and are crest fallen. They will not be relieved if a thorn pricks them.”³ As has been discussed in the preceding chapter, the owner of wealth is accountable to Allah, as any other person. The Holy Prophet said, “They are the losers.” When asked who they were, he said, “Those who pile up heaps of wealth and do not spend like this.” He pointed in all directions with his hands. “Very few rich people will be men of virtue except those to whom Allah grants wealth and they spend right, left, in front and behind, thereby earn virtue.”³ “On the Day of Judgment, the rich and poor would equally wish that they were provided in the world which was just sufficient.”⁶ “One who is satisfied with Allah for a small provision Allah will accept his small deeds.”²⁴ “He has succeeded who accepts Islam, is provided sufficiently and Allah makes him content with what He has provided him with.”⁴ “There is no harm if wealth is with righteousness. Health is better than wealth for the righteous and a happy heart is also a favor (of Allah).”⁶ “A person would be made to stand before Allah on the Day of Judgment and Allah would ask him what he did with wealth, servants and other

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many bounties that were granted to him by Allah. His reply: "I saved it, added to it and left more of it in the world. Kindly send me back so that I may be able to present the whole of it." Allah will say, "How much of it did you spend by way of charity?" He will repeat his submission and this will be the case of a person who does not spend for a noble cause and he will be consigned to Hell."⁷ "Certainly, those who are fabulously rich will be most destitute on the Day of Judgment." "The rich will be held at the gate of Paradise."³ A person is answerable for the use of not only the material resources at his disposal, but also his personal faculties.

Parables of Two Gardens

The parable of two gardeners mentioned in the Quran is worth reproducing. "And set forth to them the parable of two men; one of them We provided with two gardens of grapes, and surrounded them with date-palms, and between the two We placed corn-fields. Each of the gardens yielded its fruit *in abundance*, and failed not the least therein. And in between the two We caused a stream to flow. And he had fruit *in abundance*. And he said to his companion, arguing *boastfully* with him, 'I am richer than thou in wealth and stronger in respect of men.' And he entered his garden while he was wronging his soul. He said, 'I do not think this will ever perish; And I do not think the Hour will ever come. And even if I am ever brought back to my Lord, I shall, surely, find a better resort than this.' His companion said to him, while he was arguing with him, 'Dost thou disbelieve in Him Who created thee from dust, then from sperm-drop, then fashioned thee into a *perfect* man? But *as for me, I believe* that Allah alone is my Lord, and I will not associate any one with my Lord. And why didst thou not say when thou didst enter thy garden: '*Only that which Allah wills comes to pass*. There is no power save Allah?' If thou seest me as less than thee in riches and offspring. Perhaps my Lord will give me something better than thy garden, and will send on it (thy garden) a thunderbolt from heaven so that it will become a bare slippery ground. Or its water will become sunk *in the earth* so that thou wilt not be able to find it.' And his fruit was *actually*

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destroyed, and he began to wring his hands for what he had spent on it, and it had *all* fallen down on its trellises. And he said, 'Would that I had not associated any one with my Lord!' And he had no party to help him against Allah, nor was he able to defend himself. In such a case protection *comes only* from Allah, the True. He is the Best in respect of reward, and the best in respect of consequence." (18:33-45)

Another parable in the Quran is: "We will surely try them as We tried the owners of the garden when they vowed that they would certainly pluck *all* its *fruit* in the morning, And they made no exception *and did not say, 'If God please.'* Then a visitation from thy Lord visited it while they were asleep; And the morning found it like *a garden* cut down *overnight*. So they called to one another at *the break of dawn*, Saying, 'Go forth early in the morning to your field, if you would gather the fruit.' And they set out, talking to one another in low tones, Saying, 'Let no poor man to-day enter it against you.' And they went forth early in the morning, determined to *achieve their* purpose. But when they saw it, they said, 'Surely, We have lost *our way*! Nay, we have been deprived of everything.' The best among them said, 'Did I not say to you, 'Why do you not glorify *God*?' Now they said, 'Glory be to our Lord. Surely, we have been wrongdoers.' Then some of them turned to the others, reproaching one another. They said, 'Woe to us! We were indeed rebellious *against God*. May be our Lord will give us instead a better *garden* than this; we do humbly entreat our Lord.' Such is the punishment *of this world*. And surely the punishment of the Hereafter is greater. Did they but know!" (68:18-34)

Korah's Case

Allah made an example of Korah, an eminent person in Pharaoh's regime, because, in arrogance, he attributed his position and possessions to his own knowledge. "Verily, Korah was of the people of Moses, but he behaved arrogantly towards them. And We had given him of treasures so much that his hoarding would have weighed down a party of strong men. When his people said

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to him, 'Exult not, surely Allah loves not those who exult, And seek in that which Allah has given thee, the Home of the Hereafter; and neglect not thy lot in this world; and do good *to others* as Allah has done good to thee; and seek not to make mischief in the earth. Verily, Allah loves not those who *make mischief*.' He said, 'This has been given to me because of the knowledge I possess.' Did he not know that Allah had destroyed before him generations that were mightier than he and greater in riches? And the guilty shall not be *asked to offer an explanation of their sins*. So he went forth *before* his people in his pomp. Those who were desirous of the life of this world said, 'O would that we had the like of what Korah has been given! Truly he is the master of great fortune.' But those who had been given knowledge said, 'Woe to you, Allah's reward is best for those who believe and do good works; and it shall be granted to none except those who are steadfast.' Then We caused the earth to swallow him up and his dwelling; and he had no party to help him against Allah, nor was he of those who can defend themselves. And those who coveted his position the day before began to say, 'Ah! it is indeed Allah Who enlarges the provision for such of His servants as He pleases and straitens *it for whom He pleases*. Had not Allah been gracious to us, He would have caused it to swallow us up also. Ah! the ungrateful never prosper.'" (28:77-83)

Livelihood; Allah's Bounty

The critical importance of livelihood as Allah's bounty has been repeatedly emphasized in the Quran. Some of the verses bearing on the subject have already been quoted. (56:64-75, 67:31) "Hast thou not seen that Allah sends down water from the sky, and causes it to flow in *the form of* streamlets in the earth and then brings forth thereby herbage, varying in its colors? Then it dries up and thou seest it turn yellow; then He reduces it to broken straw. In that verily is a reminder for men of understanding." (39:22) "Have they not seen that We drive the water to the dry land and produce thereby crops of which their cattle eat, and they themselves? Will they not then see?" (32:28) "Or, Who created the heavens and the

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earth, and Who sent down water for you from the sky wherewith We caused to grow beautiful orchards? You could not cause their trees to grow. Is there a God beside Allah? Nay! they are a people who deviate from the right path. Or, Who made the earth a place of rest and placed rivers in its midst, and placed upon it firm mountains, and put a barrier between the two waters? Is there a God beside Allah? Nay, most of them know not." (27:61-2) "And *as for* the good land, its vegetation comes forth *plentifully* by the command of its Lord; and that which is bad, *its vegetation* does not come forth but scantily. In like manner do We vary the Signs for a people who are grateful." (7:59) "Say, 'Who provides sustenance for you from the heaven and the earth? Or who is it that has power over the ears and the eyes? And who brings forth the living from the dead and brings the dead out of the living? And who governs all affairs?' They will say, 'Allah.' Then say, 'Will you not then seek *His* protection?'" (10:32) "And Allah sets forth *for you* the parable of a city which enjoyed security and peace; its provisions came to it in plenty from every quarter; but it denied the favors of Allah, so Allah made it taste hunger and fear *which clothed it like* a garment because of what they used to do." (16:113) In the Chapter Al-Rehman (The Gracious) in the Quran, Allah has enumerated His bounties and after a couple of verses He asks, "Which, then, of the favors of your Lord will you twain deny?" (55:14,22,24,26,29,31, 33,35, ...) This question is repeated as many as thirty times in a Chapter of only seventynine verses representing more than one third (thirty eight percent to be precise).

It is significant that in the Quran Allah has repeatedly used the word "provision of Allah", in stead of man's earning. "Who believe in the unseen and observe Prayer, and spend out of what We have provided for them." (2:4) "Eat and drink of what Allah has provided," (2:61) "O ye who believe! eat of the good things We have provided for you, and render thanks to Allah, if it is He Whom you worship." (2:173) "O ye who believe! spend out of what We have bestowed on you before the day comes wherein there shall be no buying or selling, nor friendship, nor intercession; and it is those who disbelieve that they do wrong *to themselves*." (2:255) "Eat of that which Allah has provided for you." (6:143, 13:23, 14:32,

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16:115, 17:32, 20:82,133, 28:55, 30:41, 35:30, 36:48, 40:65, 42:39, 67:16) In this context, man does not make effort to earn his living, but only seeks the bounty of Allah. "And He it is Who has subjected *to you* the sea that you may eat therefrom fresh flesh, and may take forth therefrom ornaments which you wear. And thou seest the ships ploughing through it, *that you may thereby journey* and that you may seek of His bounty and that you may be grateful." (16:15) "And We have made the night and the day two Signs and the Sign of night We have made dark, and the Sign of day We have made sight-giving, that you may seek bounty from your Lord, and that you may know the computation of years and *the science of* reckoning. And every thing We have explained with a detailed explanation." (17:13) "Your Lord is He Who drives for you ships in the sea, that you may seek His bounty. Surely, He is Merciful toward you." (17:67) "And among His Signs is your sleep by night and day, and your seeking of His bounty. In that surely are Signs for a people who hear." (30:24) "And among His Signs *is this*, that He sends the winds as bearer of glad tidings and that He may make you taste of His mercy, and that the ships may sail at His command, and that you may seek His bounty, and that you may be grateful." (30:47) "And when the Prayer is finished, then disperse in the land and seek of Allah's grace (bounty) and remember Allah much, that you may prosper." (62:11) Hence the exhortation, "And ask Allah of His bounty. Surely, Allah has perfect knowledge of all things." (4:33) "And that it is He Who enriches and grants wealth to *one's* satisfaction," (53:49) "That the people of the Book may not think that they (the Muslims) have no power to attain aught of the grace of Allah; whereas grace is entirely in the hands of Allah. He gives it whomsoever He pleases. And Allah is the Master of immense grace." (57:30) "And if you fear poverty, Allah will enrich you out of His bounty, if He pleases. Surely, Allah is All-Knowing, Wise." (9:28) "It is no sin for you to seek the bounty of your Lord." (2:199)

The effort of those who seek Allah's bounty will, of course, be in compliance with the Divine commandments. They can look forward to abundance, not in absolute terms, but in relation to their effort. "Have they not seen that Allah enlarges the provision to

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whomsoever He pleases, and straitens it *to whomsoever He pleases*? In that truly are Signs for a people who believe." (30:38, 34:37,40, 39:53, 42:13) Abundance has been further qualified to Allah's servants. "Allah enlarges *the means of sustenance* for such of His servants as He pleases and straitens *them* for whom *He pleases*. Surely Allah has full knowledge of all things." (29:63) The enlargement and straitening of the provision or sustenance means that in the former case the result is out of proportion to effort, whereas in the latter it is confined to effort and that too is exposed to all sorts of risks in the absence of Divine protection.

At times, the straitening of means may be by way of punishment. "As for man, when his Lord tries him and honors him and bestows favors on him, he says, 'My Lord has honored me.' But when He tries and straitens for him his means of sustenance, he says, 'My Lord has disgraced me.' Nay, but you honor not the orphan, And you urge not one another to feed the poor, And you devour the heritage *of other people* wholly, And you love wealth with exceeding love." (89:16-21)

The Holy Prophet has provided a significant principle regarding provision by Allah. He said, "Look for me among the weak ones, for you are helped and provided for on account of the weak among you."⁵ "A'isha, if you love the poor and bring them near you, Allah will bring you near Him on the Day of Resurrection."⁷

Means of Livelihood

Human life has two distinct phases; the Here and the Hereafter. The former pales into insignificance before the latter in duration as well as importance. The life on earth is nothing but a short sojourn. God will say, "What number of years did you tarry in the earth?" They will say, "We tarried for a day or part of a day, but ask who keep count." He will say, "You tarried but a little, if only you knew!" (23:113-5) This subject has been dealt at length in the preceding chapter.

The Holy Prophet said, "Be in the world as if you are a stranger or a traveller." "Do not desire the world, and Allah will love you; and do not desire that which people have and they will love you."⁶

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The life on earth is, in any case, unavoidable and is, in fact, for preparation for the next one. For this wherewithal is required. That is why man is taught in the Quran to pray for good in this world as well as in the world to come. (2:202, 28:78) However, it is not an end in itself but only as a means to other higher ends. Thus for Muslims acquisition of wealth is no aim in itself but it should be sought so as to be able to discharge various obligations imposed by Allah and that too in a manner permitted by Him.

Basic human needs to be catered for are few and simple; these are food to keep body and soul together, clothes to protect against nakedness and weather, and housing for protection from heat and cold of weather and for privacy. At their functional level not much would be required. The hankering after wealth is not for these limited simple purposes, but for numerous self-imposed reasons, to the point of compulsion, like to show off, to acquire power, greed, etc. "Know that the life of this world is only a sport and a pastime, and an adornment, and a *source of boasting*, among yourselves, and of rivalry in multiplying riches and children. *This life is like the rain the vegetation produced whereby rejoices the tillers. Then it dries up and thou seest it turn yellow; then it becomes broken pieces of straw.* And in the Hereafter there is severe punishment, and *also* forgiveness from Allah, and *His* pleasure. And the life of this world is nothing but *temporary* enjoyment of deceitful things." (57:21) "Woe to every backbiter, slanderer, Who amasses wealth and counts it time after time. He thinks that his wealth will make him immortal. Nay! he shall surely be cast into the crushing punishment." (104:2-5)

Earning livelihood through permissible means is apparently more difficult and any one interested in becoming rich overnight may not find it attractive. In Islam, there is no room for getting rich overnight by fair or foul means and all the emphasis is on honest permissible means, as will be seen later.

Islam allows the consumption of all those things, which are not forbidden. Not only the consumption of certain things is not permissible, but also their production and trading is disallowed. The Holy Prophet said, "Fear Allah and cut your ambitions in search of livelihood. Take whatever is lawful and leave whatever is unlaw-

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ful”⁶ Accordingly, the rearing of pigs, and production of wines and drugs and their trading is forbidden. In the same category will fall all types of contraband. The Holy Prophet also said, “The price of a dog is evil, the earning of a prostitute is evil and the earning of a cupper is evil.”³ On the occasion of conquest of Mecca, The Holy Prophet said, “Verily Allah has forbidden the sale of wine, carcass and swine and statues.” He was asked about the fat of dead animals, which was used for sealing boats, treatment of skins and as oil for lighting lamps. He said, “That too is forbidden. Woe to the Jews. When the fat was prohibited they melted it and sold it.”³

The Holy Prophet did not like teaching of religion to become a profession and specifically forbade return, in any form, for teaching the Quran. Abada bin Samat reports that he was one of the people of Suffa and taught the Quran to many Companions. One of them once presented him a bow as a gift. He did not deem it a wealth but a means of throwing arrows in the cause of Allah. Then he enquired about it from the Holy Prophet and he said, “If you are pleased that a collar of fire be put around your neck on the Day of Judgment for this bow then you may accept it.” Abi bin Abi Ka’b also had a similar experience but the Holy Prophet said, “If you take this bow, you take a bow of fire.”⁶

The Holy Prophet has warned, “A time will come when people would not care to make a distinction whether the wealth was acquired by lawful or unlawful means.”³

There is nothing wrong with wealth as such. In fact, it is its use which is important and makes it a source of either destruction or winning the pleasure of Allah. The Holy Prophet said, “Poverty takes man to the boundary of disbelief.”⁴ “There is no harm in acquiring wealth through righteousness.”⁶ “Riches are pleasant and sweet. He who acquires them by the way, they are a source of blessing for him; but they are not blessed for him who seeks them out of greed. He is like one who eats but is not filled.” “Only two persons are worthy of being envied; a person upon whom Allah bestows riches and gives him power to spend in righteous cause; and a person upon whom Allah bestows wisdom by which he judges and which he teaches.” “He forbade idle talk, waste of wealth, too much asking, disobedience of parents, infanticide of

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female children and wrongful acquisition.”³ “It is no virtue to disclaim wealth because through it the obligations to relatives are discharged, trusts are redeemed and a person becomes independent of other human beings.”²⁸ “Seeking livelihood through lawful means is a duty, among other duties,” “It is like striving in the cause of Allah, as a person strives to provide for his old parents, to bring up his children and for himself so that he is not reduced to begging.” “The wealth is green and sweet. One who gets it by lawful means is endowed with blessings in it. But there are many people who squander away the wealth of Allah and His Messenger in the way they like. These people will not get any thing on the Day of Resurrection except fire.” “The first thing that rots is belly so any one who can manage he should not eat except that which is acquired by permissible means. Any one who wants that a few drops of blood do not stand between him and Paradise must act accordingly.”³ “O son of Adam! satisfy your heart with My remembrance and keep it free for that purpose, I will make you self-sufficient and close all avenues of poverty and want for you. Otherwise, I will make you pre-occupied with the struggle to earn livelihood and will not close the doors of poverty and want for you.”⁶

Hadhrat Umar relates: “The Holy Prophet would bestow a bounty on me and I would say: Bestow it upon someone who is in greater need of it than I am. He said, “Take it and make it your property. Then use it for yourself or give it away in charity. As for the rest do not put yourself out to acquire it.” “Be moderate in seeking your livelihood because no one will die till he has his share. Fear Allah and earn your living through permissible means and discard what is forbidden.” “Piety lies not in refraining from the permissible or squandering your wealth, but it is in not relying more on what you have in your hands than on what is in Allah’s hands.”⁶

Begging Forbidden

Begging is specifically discouraged in Islam. The Holy Prophet said, “Begging is an injury that a person inflicts upon his face except in the case of asking a ruler for something, or asking something in extreme need.” “Any one of you who gathers a bundle of

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fuel-wood is better than one who begs from others who may grant or refuse.”⁷⁴ “Asking is not lawful except for three persons. One, a person who assumes a guarantee may ask till the guarantee is discharged and should then refrain. Two, a person whose sustenance is destroyed by a calamity may ask till he attains sufficiency. Three, a person who is afflicted by hunger and three men of understanding from his people affirm that he is so afflicted, till he attains sufficiency. All other asking is unlawful and he who indulges in it eats that which is unlawful.”⁷⁴ “He who gives me guarantee that he will not ask for any thing, for him I shall guarantee Paradise.”⁷⁵ “He who suffers from hunger and seeks relief from men will not be relieved, but he who seeks relief from Allah will be relieved sooner or later.”⁷⁷ The Holy Prophet was asked what constituted sufficiency, he said, “It is fifty dirhems or its equivalent in gold.”⁷⁸ “He who begs of others to increase his wealth is asking only for live coal, so let him ask a little or much.”⁷⁴ “If a person begs in spite of self-sufficiency, he adds to the fire of Hell.” When asked what was self-sufficiency which prohibits begging, the Holy Prophet said, “The availability of food for morning and evening.” Another version is that it was to be enough to fill the stomach for a day and night.⁷⁵ “Among the inmates of Paradise will be the one who does not stretch his hand in spite of having a large family to support.” “If one of you persists in asking, he will face Allah without a shred of flesh on his face.” “The upper hand is better than the lower one; the upper is the spending hand and the lower is the begging one.”⁷³ “If you were to realize how wrong begging is, none of you would ever go to another with a request.”⁷⁷ “If need be, beg from a pious person.” “Nothing should be begged in the name of Allah except Paradise.”⁷⁵

At times a person is induced or forced into unlawful means or begging because of his excessive and unnecessary expenditures. These too have been circumscribed in Islam, thus removing this important compelling factor. “O ye men! eat of what is lawful and good in the earth, and follow not the footsteps of Satan; surely he is to you an open enemy.” (2:169)

Punishment for Stealing

Allah has prescribed in the Quran a very severe punishment

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of severing of a hand for stealing. "And *as for* the man who steals and the woman who steals, cut off their hands in retribution of their offence as an exemplary punishment from Allah. And Allah is Mighty, Wise. But whoso repents after his transgression, then will Allah surely turn to him in mercy; verily, Allah is **Most Forgiving, Merciful.**" (5:39-40) This exemplary punishment is, however, not heartless. It is actually meant for hardened habitual thieves and their past history and the current circumstances have to be taken into account before awarding the punishment. It is not invoked either for petty thefts or for those who may be driven by genuine hunger. According to Hadhrat A'isha, "The hand of a thief was not severed except for things valuing equal to an armor." These armors were costly worth at least three dirhems.³ The Holy Prophet said, "If you come upon a herd, call the shepherd thrice. If he responds well and good, otherwise you can have milk to drink according to your need but do not waste it. Similarly, if you enter a garden, call the owner. If he responds well and good, otherwise you can eat the fruits to satisfy your hunger but do not waste it nor collect it in a cloth to carry it away." Ahmad bin Shaijal reports, "During a famine, a member of Bani Ghabri come to Medina and picked an ear of corn for eating and also collected some corn in his blanket to carry with him. Meanwhile, the owner of the field appeared and gave him a beating, confiscating his cloth. He approached the Holy Prophet and narrated his story. The Holy Prophet called the owner of the field and reprimanded him for not giving him to satisfy his hunger and for not teaching him manners, if he was not well behaved, but confiscating his cloth. He ordered the owner of the field to return the cloth and gave him one wasaq or half a wasaq of grain."⁶ Abdullah bin Umru Al-Hadhrami approached Hadhrat Umar asking for punishment of severing of hand for his servant for committing theft. Hadhrat Umar asked him what his servant had stolen and his reply was a mirror of his wife worth sixty dirhems. Hadhrat Umar did not accede to his demand saying, "Leave him. His hand will not be cut. He is your servant and he has stolen your goods."⁹

Bribery and Corruption

Cheating in all its subtle forms has also been condemned. It is

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in the Quran, "And do not devour your wealth among yourselves through falsehood, and offer it not *as bribe* to the authorities that you may knowingly devour a part of the wealth of *other* people with injustice." (2:189) Severe punishment has been promised to those who offer or accept bribe. The Holy Prophet said, "Allah's curse on the one who offers and the one who accepts bribe."⁶ Another version is that they will both be in the Fire. The Holy Prophet cursed the one who accepts or offers bribe and once directed Hadhrat Umar to proclaim that only an honest will enter Paradise and he repeated it thrice.⁷

The concept of bribery is rather difficult to define and there can be numerous subtle and devious ways of indulging in it. This has been explained by the Holy Prophet in unambiguous terms and there can hardly be a better definition. The Holy Prophet said that if a person derived a benefit over and above what he was officially entitled, he committed a breach of trust or was a thief.⁷

Gifts to officials is a very sophisticated way of cultivating or influencing them. Once the Holy Prophet appointed a person to collect the Zakat. When he returned from his assignment he reported: This and this I have collected as the Zakat and that and that are gifts presented to me. Thereupon, the Holy Prophet ascended the pulpit, praised and glorified Allah and said, "I appoint a man from among you to carry out some duty in connection with that which Allah has committed to me and he comes back and says, 'This is yours and that has been presented to me as a gift.' If he is telling the truth, why did he not sit in the house of his father or mother so that his gifts should have come to him? By Allah, if any one of you should take anything to which he has no right, he will meet Allah on the Day of Judgment carrying that thing. So let me not see any of you meet Allah carrying a grunting camel or a mooing cow or a bleating goat.' Then he raised his arms so high that the white of his armpits became visible and his supplication went up. "Allah! I have conveyed Thy command."³ Mu'adh bin Jabal was appointed as a Zakat collector in Yemen. The Holy Prophet gave necessary instructions before his departure. Nevertheless, while he was on his way, he was called back. The Holy Prophet said, "Do you know why I have called you back? Do not

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accept anything as a present without my permission because this will be embezzlement. Whosoever commits it will have to bring the embezzled thing on the Day of Judgment. This is what I had called you back to tell. Now you my go.”⁷

Embezzlement

Allah has also condemned dishonesty in the Quran, “And it is not possible for a Prophet to act dishonestly, and whoever acts dishonestly shall bring *with him* that about which he has been dishonest, on the Day of Resurrection. Then shall every soul be fully paid what it has earned; and they shall not be wronged.” (3:162) “O ye who believe! prove not false to Allah and the Messenger, nor prove false to your trusts knowingly. And know that your possessions and your children are but a trial and that it is Allah with Whom is a great reward.” (8:28-9) Dishonesty is such a serious sin that it can wipe out other virtues. On the day of the battle of Khybar a group of Companions of the Holy Prophet came and began to recount: “So and So became a martyr, So and So has become a martyr.” Presently they passed by a dead body and exclaimed; “He is a martyr.” The Holy Prophet thereupon said, “Surely not. I have seen him in the Fire in a cloak which he had embezzled.” Hearing this, a man came forward with two shoe-laces and said, ‘I had found this among the war spoils.’ The Holy Prophet said, ‘These two shoe laces would have become a fire.’³ “When I appoint some one from among you to public office and he puts away by stealth a needle or even something less, that is embezzlement, and he will be called upon to produce it on the Day of Judgment... I say it again that one whom I appoint to public office must render an account of everything big and small. What he is given out of it he may take it, and what he is forbidden he should abstain from it.”⁴ “Whoso covers up a person guilty of embezzlement is like him and they are equal in sin.”⁵

Honest Living

There are many temptations and some time it appears diffi-

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cult, if not impossible, to satisfy them by honest means. At times, it seems hard to acquire even one's legitimate right without resorting to some devious means, especially in a society which may be riddled with corruption. This is the stock argument of Satan. "Satan threatens you with poverty and enjoins upon you what is foul, whereas Allah promises you forgiveness from Himself and bounty. Allah is Bountiful, All-Knowing." (2:269) Muslims have been warned against such situations, as succumbing to such a pressure and temptation amounts to lack of faith in Allah as the Provider. The Holy Prophet said, "O people! Allah is Good and He, therefore, accepts only that which is good." "And Allah commanded the believers, as He commanded the Messenger, by saying, 'O Messenger, eat of the good things, and do good deeds; verily I am aware of what you do; And He said, 'O those who believe, eat of the good things that We gave you.' He then made a mention of a person who travels widely, his hair dishevelled and covered with dust. He lifts his hand towards the sky, "O Lord, O Lord, whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful, and his nourishment is unlawful. How can then his supplication be accepted?" "Allah will not accept except what was earned through lawful means."⁴ "The charity of a person who earns by unlawful means and then gives it away will not be accepted and his expenditure will be devoid of blessing."²⁶ "Whoso acquires wealth in accordance with his legitimate right, will be blessed. If he obtains it through other means, he will be like the one who eats but is not satiated."⁶

Protection of the Weak and the Naive

Special mention has been made of those who for some reason are unable to protect their own interests. This is typified by the case of orphans. "And approach not the property of the orphan, except *in a way* which is best, till he attains his maturity." (6:153, 17:35) "And give to the orphans their property and exchange not the bad for the good and devour not their property with your own. Surely, it is a great sin." (4:3) "And give not to the foolish your property which Allah has made for you a means of support; but

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feed them therewith and clothe them and speak to them words of kind advice. And prove the orphans until they attain *the age of* marriage; then, if you find in them sound judgment, deliver to them their property; and devour it not in extravagance and haste against their growing up. And whoso is rich, let him abstain; and whoso is poor, let him eat *thereof* with equity. And when you deliver to them their property, then call witnesses in their presence. And Allah is sufficient as a Reckoner." (4:6-7) "Surely, they who devour the property of orphans unjustly, only swallow fire into their bellies, and they shall burn in a blazing fire." (4:11)

The Holy Prophet said, "Invest the wealth of orphans otherwise it will be eliminated through Zakat."

The economic rights of womenfolk also need to be safeguarded. "O ye who believe! it is not lawful for you to inherit women against their will: nor should you detain them wrongfully that you may take away part of that which you have given them, except that they be guilty of flagrant evil;" (4:20) "And if you desire to take one wife in place of another and you have given one of them treasure, take not aught therefrom. Will you take it by lying and with manifest sinfulness?" (4:21)

Basic Needs

Islam lays stress on provision of basic needs of every citizen. According to the Quran, an ideal society is that in which "It is *provided* for thee that thou wilt not hunger therein, nor wilt thou be naked. And that thou wilt not thirst therein, nor will thou be exposed to the sun." (20:119-20) "There is no harm for the blind and there is no harm for the lame, and there is no harm for the sick and nor for yourselves, that you eat from your own houses, or the houses of your fathers, or the houses of your brothers, or the houses of your sisters, or the houses of your fathers' brothers or the houses of your fathers' sisters, or the houses of your mothers' brothers, or from the houses of your mothers' sisters, from that of which the keys are in your possession, or *from the house of* a friend of yours. There is no harm for you whether you eat together or separately. But when you enter houses, salute your people-a greeting

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from your Lord, full of blessing and purity. Thus Allah make plain to you the commandments, that you, may understand.” (24:62) This verse is pregnant with guidance for many aspects of social life as, when relatives and friends eat together, they know one another’s economic condition, whether they are reasonably dressed and have a roof over their heads and would certainly help them in this regard, if so needed.

Denial of genuine basic needs can force a man into crime, vice, sin, etc. That is why the Holy Prophet sought Allah’s protection against hunger calling it a bad companion.⁸ He said, “A son of Adam is entitled only to three things: a dwelling to live in, a garment to cover his nakedness and a piece of bread and water.”⁷ “A town in which a person spends a night on empty stomach, forfeits Allah’s protection.”²⁶ The Holy Prophet forbade charging a price for surplus water.⁴ “Do not withhold surplus water so that grass for fodder could grow.”⁷ The Holy Prophet told Zubair, when his dispute with a neighbor about irrigation water reached him, “You can water your fields until they are watered and then you must leave it towards your neighbor, so that he might also benefit from it.”³ Abyaz bin Hamal reports, “I went to the Holy Prophet along with a deputation and requested him for grant of the salt mine of Marb which he granted. When we were about to leave, one of those present there said, ‘O Messenger of Allah! do you know what you have done? You have granted him flowing water.’ Then the Holy Prophet took it back.”⁵ Hadhrat A’isha enquired from the Holy Prophet about things, which should not be withheld. He identified water, salt, and fire. She said, “We recognize the importance of water but why salt and fire?” The Holy Prophet said, “O Pinky, whoso gives fire, gives charity of food which would be cooked with it. Whoso gives salt, gives all in charity whose taste is improved by salt. Whoso gives water to a Muslim at a place where it is available, frees a slave and where it is not available, he gives life to a Muslim.”⁶

The most significant feature of Islamic teachings pertaining to the provision of basic needs of society is that this is a collective responsibility of both the individual and the State. The Holy Prophet said, “A Muslim who clothes another Muslim Allah will provide

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him with the green robes of Paradise. A Muslim who feeds a hungry Muslim Allah will offer him the fruits of Paradise. A Muslim who gives a drink to a thirsty Muslim Allah will make him taste the sealed drinks of Paradise." He used to pray before going to bed, "We are grateful to that Allah Who fed us, gave us to drink, saved us from calamities and provided us shelter. How many people are there for whom there is none to save them or provide shelter!"⁵ It is important to note that in Islam a person driven by hunger could resort to means not normally approved, such as eating forbidden food and stealing of edibles, in extreme situations. Some cases of hunger-driven theft of food items have already been mentioned in which the normal punishment for stealing was not awarded by the Holy Prophet. Here is another equally revealing episode. Rafee bin Umru reports that once he threw stones on date palms, was caught and presented before the Holy Prophet who enquired the reason. When Rafee told the Holy Prophet that he did it because of hunger, he said, "Do not throw stones but pick up the dates fallen on the ground. May Allah satisfy you and give you ease."⁷

It is to meet the basic needs, by way of food and shelter, of travellers in an age without formal hotel facilities that Islam has laid great stress on hospitality to the point of making it an item of expenditure to be met from the Zakat. Muslims are expected to extend this facility in normal course and etiquettes for both the guest and the host have been indicated in detail. In case the hospitality was not forthcoming voluntarily, it could be forcibly extracted from the locals.⁷ At the same time, guests are not supposed to put the host to inconvenience by over-staying. The Holy Prophet said, "Hospitality is for three days beyond that it is charity."

Business Ethics

A person informed Hadhrat Ali about his plans to start business and requested him to pray for his success. Hadhrat Ali asked him whether he had acquired knowledge about Allah's faith. Surprised, he enquired how this could be a part of business. Hadhrat Ali said, "O simpleton! first understanding of faith and then busi-

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ness. Any one who starts business deals without seeking guidance from Allah's faith will undoubtedly be mired in business."²³ He also said, "Whoso engages in business without knowing the religious injunctions will indulge in Riba."²⁹ This beautifully sums up the Islamic approach to business subordinating it to religious ethics. Islam teaches fair and honest dealings in every sphere of life and more so in business dealings. "O ye who believe! devour not your property among yourselves by unlawful means except that *you earn* by trade with mutual consent." (4:30) So the principle of voluntary exchange, in which both parties stand to gain, is to be followed. Honest and fair transactions would become a virtue, which would not go un-rewarded.

The Holy Prophet said, "Verily, merchants shall be raised up sinners on the Day of Resurrection, except he who fears Allah, is good and tells the truth."⁶ "The honest truthful Muslim merchant shall be with martyrs on the Day of Resurrection."³ "When a person enters a market and makes this supplication, 'There is none worthy of worship save Allah and there is no partner with Him. His is the kingdom and His is the praise. He gives life and causes death and there is no death for Him. In His hand is all good and He is the master of every thing.' Allah will record a million good deeds for him and remove a million of his bad deeds and make a home for him in Paradise."⁶ The Holy Prophet used to make this supplication when he entered the market, "In the of Allah, O Allah, I ask thee for the good of this market and the good of that it contains, and I seek refuge in Thee from its evil and the evil of that it contains. O Allah, I seek refuge in Thee lest I get a bad bargain."²⁸ "Of the places in town, the dearest to Allah are mosques and the most hated by Allah are market places."⁴ "O ye traders! in business there are sins and satan. You should, therefore, combine it with charity."⁷ "This is market in which there is loose talk and lies. So you should combine it with charity." "One of the indicators of the Last Hour will be abundance of wealth, expansion of trade, whereas knowledge will disappear so much so that a seller will make a deal, but thereafter ask the buyer to wait and let him consult so and so before delivering it. Moreover, there will be none in a whole locality to make a document."⁸

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Benevolence in Business

Not only honesty and fair dealing is to be the basic principle of business, but Islam wants this to be beautified with leniency and kindness in dealings. The Quranic advice, "Do not forget to do good to one another." (2:238) is to be acted upon in business also. The Holy Prophet said, "Allah will have mercy on a man who is easy when he sells and when he buys and when he demands the discharge of an obligation due to him." "If you were to sell fruits to your brother and these are stricken with calamity, it is not permissible for you to get anything from him. Why do you get the wealth of your brother without justification?"³ "When you weigh, tip the scale (to favor the buyer)."⁶ To professionals who weigh and measure, "You have been given two tasks because of which some earlier people (of Prophet Shou'ib) have been ruined."⁷ "When a person engages in "Aqala" with a Muslim, Allah will forgive his lapses on the Day of Judgment." Aqala means to voluntarily give back a commodity purchased cheap or to take back the commodity sold dear.⁵ "Kindness in economic life is better than some trades." "When Allah wants good for a person He grants him kindness in his business dealings and when He wants otherwise He let him indulge in all sorts of things."²⁴

Abolition of Unfair Practices

The Holy Prophet was quick to abolish all those long established trade practices which involved elements of uncertainty and were not conducive to fair and honest dealings. These were: "Bai Mulamsa"-A man touches another's garment or cloth without turning it over or examining it; "Bai Munabaza"-A man throws his cloth to another and the other throws the cloth back to the first, thus confirming the contract without inspection: "Bai Al-Gharar"-A type of transaction in which there is no guarantee that the seller can deliver the good for which payment has been made, as the seller makes a commitment to sell something which is not in his possession or under his control; "Bai Al-Hasat"-The purchaser will tell the seller that when he throws a pebble on his goods, the

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sale contract will be confirmed, or the seller tells the buyer that on whatever thing a pebble thrown by him falls will be sold to him; "Bai Habal Al-Habala"-To sell the meat of a slaughtered camel in return for a camel to be born in future: "Bai Muztar"-To buy a thing forcibly or to purchase a thing when the owner is under stress and compelled to dispose it of:³ "Bai Muzabana"-Fresh dates on trees to be sold against dry dates or grapes for raisins; "Bai Muhaqala"-Wheat in the ear to be sold against wheat and getting land on rent for wheat; "Bai Muawana"-Sale for years ahead; "Bai Uryan"-Getting a thing against a nominal advance on the condition that if the bargain is struck the advance will be adjusted but if the bargain is canceled, the seller will not return the advance; "Bai Bai"-When one person has sold goods to another person, a third person should not upset the deal trying to sell his own goods to the latter, offering a lower rate or by pointing out the defects in the goods already sold:⁴ "Bai Ayena"-A person sells something on credit, but buys it from the buyer at a discount by making cash payment. A commodity promised should not be exchanged with another commodity at the time of delivery.⁵ "Najsh" (fictitious bidding)-Raising the price of an article of merchandise, not from a desire to purchase it, but in order that some one might hear that and raise the price in the manner of outbidding in a sale so that some one may fall in trap.³

The Holy Prophet forbade the selling of fruits unless they were fairly ripe, and none of them should be sold except for dinar and dirhem, except the Araya trees. According to Sahl bin Abu Hisham, "Allah's Messenger forbade the selling of fruits for dried dates but allowed the sale of fruits on Araya by estimation and their new owners might eat the fresh dates." According to Abu Hurairah, "The Prophet allowed the sale of the dates of Araya provided they were about five wasaqs or less."³ This was thus to be in a small quantity and meant for immediate personal consumption and not for business. The Holy Prophet forbade the exchange of a heap of dates whose quantity was not known with a heap whose quantity was known.⁴

Because of the extreme uncertainty that surrounded these practices, they were not short of gambling, which in any case is

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strictly forbidden in Islam. In fact, the Holy Prophet wanted to reduce the element of uncertainty and unnecessary risk in business, hence extensive instructions in this regard. He said, "Do not sell fresh fruits on the trees until their good condition becomes manifest, and do not sell fresh dates on the trees against dry dates." "Good condition of dates, when these were fit for sale when these got red and yellow and were fit for eating." "Fruit should not be sold unless it is ripe." When asked about the indication, the Holy Prophet said, "When there is no danger of its being damaged." "Whosoever pays in advance the price of a thing to be delivered later should pay it for a specified measure at specified weight for a specified period." This was known as Bai Salam. Jabir bin Abdullah is reported to have said, "Allah's Messenger forbade the sale of a heap of dates the weight of which is unknown in accordance with the known weight of dates."⁴ Hadhrat Uthman reports that he used to sell dates by telling the customer that he had measured so much of dates in the basket and he would take the dates according to his requirement without measuring or weighing them. So much was customer's trust in him. He felt uneasy about it and consulted the Holy Prophet. He advised, "When you say that there are so many Sas you must also measure it."⁶

The Governor of Khybar brought to the Holy Prophet an excellent kind of dates. He enquired, "Are all the dates of Khybar like this?" The Governor replied, "By Allah, no, O Allah's Apostle! but we barter one Sa of dates of this for two Sa's of ours and two Sa's of it for three Sa's of ours." The Holy Prophet said, "Do not do so but sell the mixed dates for money, and then buy good dates with that money."³ Asked about the barter of fresh dates for dry dates, the Holy Prophet enquired whether fresh dates lost weight after drying. When told that they did, he forbade such transactions.⁸ A neck lace having gold and gems in it was brought to the Holy Prophet in Khybar and it was of the spoils of war and was put to sale. He said, "The gold used in it should be separated and then the gold sold for gold for equal weight." "He who buys food-stuff should not sell it till he takes all the measure which he has bought in full." Abdullah bin Umar reports, "Some people used to buy food stuff at the head of the market and sell it as-and-where

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basis. Allah's Apostle forbade to sell it till they brought it on the spot (shop)." "Both the buyer and the seller have the option of canceling or confirming a bargain unless they separate, or the sale is optional." "He who buys foodgrain, should not sell that before taking possession of it." The narrator said, "We used to buy foodgrain from the caravans in bulk. Allah's Messenger forbade us to re-sell that until we had shifted it to some other place."³ "The sale of something which is not in your possession is not lawful, nor is the profit arising from something which does not involve liability." Hakam Bin Hazam reports that he once submitted to the Holy Prophet, "A person comes to me and demands from me a thing which I do not have. Can I buy this from the market to meet his demand?" The Holy Prophet said, "Do not sell a thing which you do not have with you."⁵ "Do not sell what is not in your possession."⁷ It is not allowed to upset a deal, for which the negotiations are underway, by making a counter-offer, whether for purchase or sale.⁸

Swearing in Business

Swearing in business was very common in Arabia during the time of the Holy Prophet and this was discouraged by him. He said, "The swearing may persuade the buyer to purchase the goods but that will be deprived of Allah's blessing." "An oath forwards a transaction but wipes out the profit." "Allah will not talk to those on the Day of Judgment, nor look at them, nor purify them, and for them will be a painful chastisement: ... Two, a man who sells something to another after the afternoon Prayer swearing by Allah that he was being paid so much for it and the other believes him and pays him accordingly, though in reality it was not true;"³ "Whoso sells his goods with false claim, Allah will reduce his wealth." Among the losers is a trader who sells his merchandise on false oath.⁴ "Swearing and falsehood may occur in buying and selling, so cleans them with charity."⁵

Prohibition of Hoarding and Cornering

Hoarding and cornering to push up prices are also strictly for-

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bidden in Islam. The Holy Prophet said, "He who hoards is a sinner."³ "The one who brings supplies into the market is provided but the one who hoards is accursed." "Whoever withholds cereals that they may become scarce and dear, is a sinner." "Any one who hoards foodgrain to the detriment of Muslims will be afflicted with leprosy and poverty."⁶ "Only a sinner resorts to hoarding."⁴ "Charity is no expiation for hoarding of foodgrain even if it is for forty days."¹⁰ "He is a very bad man, who is grieved at low prices and is pleased at high prices."⁹

Even Scales and Correct Measures

With such a cautious attitude towards unnecessary risk in business, straight cheating and deception could not be tolerated. Therefore, there is a strong condemnation of these practices. The most important, with historical significance, were the scales and measures. In the Quran, the case of Prophet Shuaib has been mentioned in detail. "And to Median *We sent* their brother Shuaib. He said, 'O my people, worship Allah. You have no God other than Him. And give not short measure and short weight. I see you in a *state of* prosperity and fear for you the punishment of a destructive day. And O my people, give full measure and full weight with equity, and defraud not people of their things and commit not inequity in the earth causing disorder. That which is left *with you* by Allah is better for you, if you were believers. And I am not a keeper over you.' They replied, "O Shuaib, does thy Prayer bid thee that we should leave what our fathers worshipped, or that we cease to do with our property what we please? Thou art *indeed* very intelligent *and* right minded.' He said, 'O my people, tell me, if I stand on a clear evidence from my Lord, and He has provided me from Himself with handsome provision, *what answer will you give to Him?* And I do not desire to do against you the *very* thing, which I ask you not to do. I only desire reform as far as I can. There is no power in me save through Allah. In Him do I *trust* and to Him do I return. And O my people, let not *your* hostility towards me lead you *to this* that there should befall you the like of that which befell the people of Noah or the people of Hud or the

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people of Salih; and the people of Lot are not far from you.” (11:85-90) Hence the exhortation in the Quran, “And give full measure when you measure and weigh with a right balance; that is best and most commendable in the end.” (17:36) “Give full measure, and be not of those who give less, And weigh with a true balance, And diminish not unto people their things, nor act corruptly in the earth, making mischief.” (26:182-4) “And the heaven He has raised high and set up a measure, That you may not transgress the measure. So weigh all things in justice and fall not short of the measure.” (55:8-10) “Woe unto those who give short measure, Those who, when they take by measure from other people, take it full; But when they give by measure to others or weigh to them, they give *them* less. Do not such *people* know that they will be raised again, Unto a terrible day?” (83:2-6)

The Holy Prophet said, “When you receive what you buy by measure, let it be exact full measure.” “If you are the seller, you have to measure, if you are the buyer let the seller measure for you.”³ As has been mentioned earlier, the Holy Prophet forbade the sale of a heap of dates the weight of which was unknown in accordance with the known weight of dates. “Measure your corn; therein is a blessing for you.” “Measure out when thou shalt sell, and measure when thou shalt buy.”³ The Holy Prophet warned: “They do not use light weights and measures but they are smitten by famine as well as other calamities and injustice of rulers;”⁶ “Nor do a people stint measure and balance but (their) provision is cut off from them.”⁹

Safeguarding the Consumer

Not only the scale and measures should be correct, but also the quality of product offered for sale is to be satisfactory. The seller has been placed under obligation to point out the defect in product, if any, to the buyer. The Holy Prophet said, “It is not proper for a Muslim to sell a thing to another Muslim without pointing out its defects, if any.” “If a person sells something defective but does not point out the defects to the buyer, he will be always under the wrath of Allah and angels will always curse him.”⁶ The

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present day legal requirements of indicating the contents on the bottle or carton is nothing but a manifestation of the concern to enable the buyer to know what is being purchased. "The seller and the buyer have the right to keep or return goods as long as they have not parted or till they part; and if both the parties spoke the truth and described the defects and qualities, then they would be blessed in their transaction, and if they told lies or hid something, then the blessing of their transaction would be lost." "In case of dispute between the seller and the buyer, the former's view will prevail, while the latter will have the option to rescind the deal."⁷ The Holy Prophet forbade the tying up of the udder of milch animals before sale and gave an option to the buyer to return the animal after three days, if he was not satisfied with the normal yield of milk. He should, however, pay the seller, in form of dates or wheat, to compensate for the use of the milk.³ "A believer is a brother of a believer and it is not permissible for a believer to make an offer of purchase while the offer of another brother is pending nor one of you make a proposal of marriage while a proposal of his brother is pending until the latter gives up."⁴

Market Information

There are numerous instructions to ensure full market information and to safeguard the interest of every one. The Holy Prophet said, "Do not go out to meet riders to enter into transaction with them; none of you buy in opposition to another, nor must you bid against one another; a townsman must not sell for a man from the desert."³ According to another version, the Holy Prophet said, "Do not meet the merchant in the way and enter into business transaction with him, and whoever meets him and buys from him that when the owner comes to the market he has the option (to rescind the deal, if he finds it unfavorable to him)."⁴ Anas bin Malik reported, "We were forbidden that a townsman should sell for a man of the desert, even if he is his brother or father or mother."³ "A townsman should not act as an agent for a rural dweller. Leave people alone so that Allah may provide for some through others."⁵ "The contract of sale becomes lawful with the consent of both the parties."³

Fixed Prices

A Muslim businesswoman informed the Holy Prophet that her way of settling the price of a commodity was to first quote the lowest price and then gradually raise it till it reached the price she had in mind for buying. While **selling**, she would first quote the maximum price and then reduce it down to the level she was willing to accept. The Holy Prophet said, "Do not do that. The price should be fixed. Always indicate the actual price for which you want to buy and let the seller make up his mind whether he wants to sell at that price. Similarly, **for selling**, give one price and leave it to the buyer to decide whether he wants to close the deal at that price."⁶ Fictitious bidding is prohibited as the Holy Prophet said, "Do not raise prices in competition."³ The Holy Prophet disallowed one of the two prices quoted for the same commodity.⁹

No Price Control

Price determination is to be left to market forces without any official intervention. During the life of the Holy Prophet, prices of some essential commodities went up and the people approached him to fix the prices, but he refused saying, "Prices are fixed by Allah. He contracts and expands the sources of livelihood. I hope to meet my Sustainer in a state that no one may raise a claim of injustice against me in respect of blood or money."⁷

Rationing Allowed

In case of acute shortage of essential commodities, like food grain, rationing was resorted to. The Holy Prophet said, "When the Asha'ris are faced with scarcity in battle, or while they are at home in Medina they collect all they have by way of provisions in a sheet and then divide it equally among themselves. Thus they are of me and I am of them."³ During a battle, food supplies ran out and it was decided to slaughter camels. Hadhrat Umar pleaded with the Holy Prophet against it, as this would weaken the strength on the battle field and proposed to pool the available food provision

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and ration it. The Holy Prophet accepted the suggestion and gave a call for collection of the available food. People brought forward fresh fruit and the largest quantity contributed by one person was one Sa (two and half pounds) of dates.³ It is worth mentioning that there was no indication of any charge for the rationed goods. Thus those who contributed more than what they got back the average share thus voluntarily donated the surplus to those whose share in contribution was deficient.

Forward Transactions

The Holy Prophet permitted forward transactions but with certain conditions. Known as Bai Salam, these were to be in definite measure, weight, price and time. The sale of dates on the tree was forbidden until they were ripe enough to be eaten and could be measured by a reasonable estimate. The sale of silver against gold was also forbidden, if one was delivered on the spot but the other was to be delivered in future.³ The Holy Prophet said, "The sale of a thing that you do not possess is not permitted." Hakim bin Haram once enquired from the Holy Prophet whether he could make a deal about a commodity, which he did not have. The Holy Prophet said, "Do not sell a thing that you do not have."⁶

Rate of Profit

As regards profit, unfair practices and market manipulation being ruled out, thereby creating a perfectly competitive market, only normal profits would emerge in Islam. The Holy Prophet allowed this as remuneration for effort and moderation is to be the aim. He said, "It must be normal and reasonable which may support the entrepreneur and his family."³ As to profit itself, the Holy Prophet said, "Profit of that thing is not fair for which you are not a guarantor (bear the risk)"⁶

During the time of the Holy Prophet as business transactions were very few, the average margin of profit was quite high, often one hundred percent. Hakim bin Hadham reports that once the Holy Prophet gave him a dinar to buy a sacrificial animal. He

bought one and sold it for two dinars. With one dinar he bought another animal and presented it to the Holy Prophet along with the dinar. The Holy Prophet directed him to slaughter the animal and give away the dinar in charity. In another case, the Holy Prophet gave a dinar to Urwa bin Barqi to buy a goat for him. Urwa bought two goats for one dinar. Of these, he sold one for one dinar and bought another goat for that amount. He presented the goat and the dinar to the Holy Prophet narrating the entire deal. The Holy Prophet said, "May Allah bless your right hand and make it profitable." Urwa used to do business at Kanasa in Kufa and was the richest person in town.⁷ The difference in the treatment of profit arising from the two transactions by the Holy Prophet is noteworthy. While the profit from the sacrificial animal was given away in charity, for the very purpose of the deal, the other was retained as it was a personal matter.

Business Organization

The Holy Prophet said, "There are three things in which there is blessing; buying and selling for a prescribed period, profit-sharing and the mixing of wheat with barley for home consumption and not for sale."⁶ Life in Arabia was simple at the time of advent of Islam. So was business and its organization. The scale of operations was, as a rule, quite limited for which personal resources would often suffice. Perhaps the major economic activity requiring large funds was foreign trade. Arabs used to organize large caravans for this purpose. This finds mention in the Quran, "Because of the attachment of the Quraish-His making them attached to their journey in winter and summer-" (106:2-3) To this end, partnership was the basic form of financing the trips. "Musharkah" and "Mudarbah" signified active and sleeping partnership. Caution is necessary in selecting the partners. Here is a warning in the Quran: "And certainly many partners transgress against one another, except those who believe in God and do good works; and these are but few." (38:27)

The Holy Prophet said, "Allah says, 'I am the third of two partners so long as one of them does not play the other false; but

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when he plays him false, I depart from among them, and Satan comes in.”⁵

After migration to Medina, subsequent conquests made many Muslims, including the Holy Prophet, owners of agricultural land. Some cultivated it while others let it out. This is known as “Al-Muzar’a.” The terms of distribution of the produce have to be fair and equitable taking into account the cost of all inputs and taxes and who actually bears them.

Sanctity of Contract

In Islam, contract enjoys sanctity, whether this is a covenant with Allah or an agreement with other human beings. A true believer is expected to live by his contract however trying may be subsequent circumstances. Allah says, “O ye who believe! fulfil your compacts.” (5:2) “And fulfil the covenant; for the covenant shall be questioned about.” (17:35) Righteous are, “And those who fulfil their promise when they have made one, ... it is these who have proved truthful and it is these who are the God-fearing.” (2:178) “Nay, but whoso fulfills his pledge and fears God-verity, Allah loves the God-fearing. *As for* those who take a paltry price in exchange for *their* covenant with Allah and their oaths, they shall have no portion in the life to come, and Allah will neither speak to them nor look upon them on the Day of Resurrection, nor will He purify them; and for them shall be a grievous punishment.” (3:77-8) “And fulfil the covenant of Allah when you have made; and break not the oaths after making them firm, while you have made Allah your surety. Certainly Allah knows what you do.” (16:92) Allah says that success comes to the believers who, among other things, “And who are watchful of their trusts and their covenants.” (23:9) “And whoever fulfills the covenant that he has made with Allah, He will surely give him a great reward.” (48:11) “And barter not the covenant of Allah for a paltry price. Surely, that which is with Allah is better for you if you only knew.” (16:96) “Excepting those of the idolaters with whom you have entered into a treaty and who have not *subsequently* failed you in anything nor aided anyone against you. So fulfil to these the treaty

you have made with them till their term. Surely, Allah loves those who are righteous." (9:4) "O ye who believe! prove not false to Allah and the Messenger, nor prove false to your trusts knowingly." (8:28)

The Holy Prophet used to say, "Do not make a promise which you cannot fulfil,"⁷ "He who does not honor his promise does not belong to me and I have nothing to do with him."⁴ "He who is without promise lacks faith." "The beauty of promise is part of faith." "Those who honor their word will be among the best servants of Allah on the Day of Judgment." "Should not I tell you who is the best of you? The best of you is he who fulfills his promise and Allah loves the one who fears Him in secret."²⁴ "They do not break the covenant with Allah and His Apostle, but an enemy is given power over them and he takes much of their possessions;"¹² "If a thing is sold to two persons, it will go to the first buyer."⁷ "For a person who breaks his promise, a flag will be raised on the Day of Judgment and it will be announced that this is the breach of word of So and So son of So and So."⁵

Written Record of Transactions

In order to prevent disputes, all important transactions are to be recorded, as is ordained by the Quran, "This is more equitable in the sight of Allah and make testimony surer and is more likely to keep you away from doubts; *therefore omit not to write* except that it be ready merchandise which you give or take from hand to hand, in which case it shall be no sin for you that you write it not. And have witnesses when you sell one to another; and let no harm be done to the scribe or the witness. And if you do that, then certainly it shall be dis-obedience on your part. And fear Allah. And Allah grants you knowledge and Allah knows all things well." (2:283)

Even though the Holy Prophet was not lettered and his word would never be questioned, he at times saw to it that some written proof of dealings should exist for future reference. Ada bin Khalid bin Howdha had a document with him which recorded a deal of his with the Holy Prophet and it read: "This is what Ada bin Howdha has purchased from Muhammad, Messenger of Allah-a slave. This

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neither suffers from any disease nor has been stolen nor is a forbidden wealth. It is a deal of a Muslim with a Muslim.”⁶

Financial Transactions

Lending and borrowing is perhaps as old as trade. In Islam, since the emphasis is on self-sufficiency and simple living, debt is to be avoided as far as possible. The Holy Prophet used to invoke Allah in supplication saying, “O Allah, I seek refuge with You from all sins, and from being in debt.” Some one said, “O Allah’s Messenger! very often you seek refuge with Allah from being in debt.” He replied, “If a person is in debt, he tells lies when he speaks, and breaks his promises when he promises.”⁷ Islam has given detailed guidance in this regard, which are far ahead of any other religion.

Documentation of Debt

The first golden rule given by Allah, which can help avoid many problems and disputes, is to document all debt transactions. “O ye who believe! when you borrow one from another for a fixed period, then write it down. And let a scribe write it in your presence faithfully; and no scribe should refuse to write, because Allah has taught him, so let him write and let him who incurs the liability dictate; and he should fear Allah, his Lord, and not diminish anything therefrom. But if the person incurring the liability be of low understanding or be weak or be unable himself to dictate, then let someone who can watch his interest dictate with justice, And call two witnesses from among your men; and if two men be not *available*, then a man and two women, of such as you like as witnesses, so that if either of the two *women* should *err in memory*, then one may remind the other. And the witnesses should not refuse when they are called. And do not feel weary of writing it down, whether it be small or large, along with its appointed time of *payment*. This is more equitable in the sight of Allah and makes testimony surer and is likely to keep away from doubt.” (2:283)

The Quran further says, “And if you be on a journey, and you find not a scribe, then let there be a pledge with possession. And if

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one of you entrusts another with something, let him who is entrusted surrender his trust and let him fear Allah, his Lord. And conceal not testimony; and whoever conceals it, his heart is certainly sinful. And Allah is well aware of what you do." (2:284)

Sanctity of Debt

Another important aspect of Islamic teachings is that debt, if at all it has to be incurred, is to be taken very seriously. This obligation must be discharged under any circumstances, except where this is voluntarily condoned by the lender. According to the Quranic injunctions, this is one of the first charges on the assets of a deceased Muslim. "After the payment of any bequests he may have bequeathed or of debt." "After *the payment of* any bequests which may have been bequeathed or of debt, without prejudice *to the debt*. This is an injunction from Allah, and Allah is All-Knowing, Forbearing." (4:13) Even though in the Quran, payment of debt has been placed after execution of the Will, the Holy Prophet would give it precedence.⁶

The Holy Prophet said, "Whoever takes the money of the people with the intention of repaying it, Allah will repay it on his behalf, and whoever takes it in order to spoil it, then Allah will spoil him."³ "Allah is with the borrower until he clears his debt, provided the debt is not incurred for purposes not liked by Allah."⁶ "The soul of a deceased believer is held back on account of his debt till the debt is discharged."⁷ A man asked the Holy Prophet, "Tell me, if I were to be killed in the cause of Allah, would all my sins be removed from me?" The Holy Prophet said, "Yes, if you are killed while you are steadfast, looking forward to your reward, marching forth and not turning away. But if you owe any debt that will not be remitted. Gabriel just told me this."⁴ Muhammad bin Habsh reports, "We were with the Holy Prophet when he raised his head towards the sky and put his hand on his forehead and said, 'Praise to Allah. What a severe hardship has been revealed!' We kept quiet, as we were mortally afraid. Next day, I enquired from the Holy Prophet what the hardship was. He said, 'By the Authority in Whose hand is my life! If a person is martyred in the

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cause of Allah and is given another life. He is again martyred for the same purpose and is raised, he will not enter Paradise until his debt is paid off.”⁸ The Holy Prophet said, “Whoso dies while he is clear of three things, namely, pride, embezzlement, and debt—shall enter Paradise.”⁷ “If a person dies in debt owing dirhems and dinars in the worldly life, in the Hereafter, his good deeds will be transferred to the creditor, as there will be no dirhems and dinars there. In case he has no balance of good deeds, sins of the creditor will be debited to him.”⁶ “A believer’s heart remains suspended until his debt is paid off.”⁷

Debt is the first charge on the assets of the deceased. In case of a destitute leaving no assets whatsoever, it becomes the responsibility of the State and Allah has prescribed the use of the Zakat funds for this purpose, among others. The Holy Prophet said, “If a believer leaves assets, they would accrue to his heirs. If he dies insolvent, survived by dependents, the responsibility for the payment of his debt and looking after his dependents is mine.”³ Ibn Maja also indicates another situation of a family of the deceased to be ruined for some reason, the Holy Prophet offered them this support, besides the debtor. Before the State could acquire adequate resources, whenever a Muslim died, the Holy Prophet would enquire whether his debt obligations had been discharged. If the reply was in the positive, or someone undertook, as a guarantee, to clear the debt, he would lead his funeral prayer. Otherwise, he would ask his companions to offer his funeral prayer without him.³

Insolvency would not release a person from his obligation to repay the debt and Muslims were called upon to help him. In the time of the Holy Prophet, a man suffered loss in fruits he had bought and his debt increased; so the Holy Prophet told the people to give him charity, but that was not enough to clear the debt, whereupon the Holy Prophet said to the creditor; “Take what you find, you will have nothing but alms.”⁴ “Procrastination in repaying debts by a wealthy person is injustice. If any of you is charged with recovery of debt, he should pursue it assiduously.”⁴ “Delay in payment of debt by one who can afford to pay, justifies his defamation and torture by the lender.” “The best amongst you is he who pays his debt in the most handsome manner.”³

Role of the Creditor

While the borrower is required to repay the debt, when due, and pay handsomely, the lender should be lenient in pressing his claim and be considerate. The Quranic advice regarding the claim of the creditor is, "And if any *debtor* be in straitened circumstances, then *grant him* respite till a time of ease. And that you remit it as charity shall be better for you, if only you knew." (2:281)

The Holy Prophet said, "If any one has a debt claim and he deliberately does not press it, then every day of the delay will be treated as his charity."²⁴ "If a person gives respite to the debtor, or remits some of his claim, Allah will keep him under His shade."⁶ Once a man died and was asked, "What did you used to do?" He replied, "I was a businessman and used to give time to the rich to repay his debt and remit part of the debt of the poor." He was forgiven.³ "Before you, a person was called to account and there was no good to his credit except that he was a rich man, used to lend and had instructed his servant to remit the debt of the poor. Allah said to him, 'I have a more right than you to forgive,' and ordered that his sins be forgiven." "Any one who wishes that Allah may relieve him of hardship of the Day of Judgment should allow time for repayment or remit the debt of a destitute."⁴ "Know that there are people who are prompt in payment and claim with leniency. Some are bad in payment, but make their claim in a decent manner. In the third category are those who are nice in payment, but harsh in claiming. There are some who are bad in either role. Know that the best of them are those who are nice in both payment and claim. The worst of them are those who are bad in either."⁷

Lending to the needy is an act of piety. The Holy Prophet said, "During my ascendancy, I saw it written on the door to Paradise that the reward for charity is ten times, whereas for loans it is eighteen times. I enquired from Gabriel the reason. He informed me that a beggar may have wealth but still makes a request, but only a person in need would go for borrowing." "There is no Muslim who would lend for the second time and would not get the reward of charity."⁶

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Elimination of Riba (Interest)

Interest has been looked down upon since time immemorial. It is forbidden by most religions in specific terms. It was so even in the religions whose followers came to be known in history as leading moneylenders, that is Hinduism and Judaism. Under the Brahmanic law, money lending by the higher castes was closely restricted. Brahmanas and Kashatriyas could not lend anything on interest, acting like usurers, except to exceedingly wicked who neglected their sacred duties. "He who acquires property cheap, gives it for a high price, is called a usurer and blamed among those who recite the Veda."²⁵

Interest in the Bible

Interest, then known as usury, was also disallowed by Judaism, although the present day Bible restricts it to believers. "Thou shall not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury; Unto a stranger thou mayest lend upon usury; but unto thy brother thou shall not lend upon usury;" (Deuteronomy 23:19-20) According to the Quran, the restriction was, in fact, general without any kind of distinction of believers or non-believers. It says, "So, because of the transgression of the Jews, We forbade them pure things which had been allowed to them and *also* because of their hindering many men from Allah's way. And *because of* their taking interest, although they had been forbidden it, and *because of* their devouring people's wealth wrongfully." (4:161-2) The Quranic version is more plausible, as logically what is bad for a brother should be equally bad for a non-brother and vice versa. Moreover, one could avoid payment claiming to be a believer or brother. The view that the scope of the Biblical prohibition of usury has certainly suffered change over time is also shared by Haney, as he says, "Some evidence of development in the law of usury exists, for, in the first pronouncement, interest-taking was forbidden in the case of loans to the poor alone. (Ex. XVII, 25); but later-perhaps because of fraud-the prohibition was restricted to all Israelites. The exception

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of strangers must have been made to avoid the loans at interest possibly by using such persons as intermediaries. When, in post-exile days, trade increased and with it loans of capital, the Rabbis made further modifications.”²⁵

The Old Testament also has the following: “If you lend money to any of My people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury. If you at all take thy neighbor’s raiment to pledge, thou shalt deliver it unto him by that the sun go down; For that is his covering only, it is raiment for his skin; wherein shall he sleep? And it shall come to pass, when he crieth unto Me, that I will hear; for I am gracious.” (Exodus 25-7) “And if your brother becomes poor and cannot maintain himself with you, you shall maintain him; as to a stranger and a joiner, he shall live with you. Take no interest from him or increase, but fear your God; that your brother may live beside you. You shall not lend him your money on interest, nor give him your food for profit. I am the LORD your God, who brought you forth out of the land of Egypt to give you the land of Canaan, and to be your God.” (Leviticus 35-8)

The Quranic Injunction

The Quranic condemnation of interest (Riba) is general and the strongest. The Holy Prophet had foretold the universal phenomenon of interest in later days by saying, “A time will come when there will be none who has not devoured Riba. For any one not devouring Riba, he will be touched with its dust.”²⁶

This is how the Quran condemns Riba: “Those who devour interest do not rise except as rises one whom Satan has smitten with insanity. That is because they say, ‘Trade *also* is like interest; whereas Allah has made trade lawful and made interest unlawful. So he to whom an admonition comes from his Lord and he desists, then that *which he received* in the past be his; and his affair is with Allah. And those who revert *to it*, they are the inmates of the Fire; therein they abide. Allah will abolish interest and will cause

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charity to increase. And Allah loves not anyone who is a confirmed disbeliever and an arch-sinner. Surely, those who believe and do good deeds, and observe Prayer and pay the Zakat, shall have their reward from their Lord, and no fear *shall come* on them, nor shall they grieve. O ye who believe! fear Allah and relinquish what remains of interest, if you are believers. But if you do it not, then beware of war from Allah and His Messenger; and if you repent, then you shall have your original sums, *thus* you shall not wrong nor shall you be wronged. If any debtor be in straitened circumstances, then grant him respite till a time of ease. And that you remit it as charity shall be better for you, if only you knew." (2:276-81) Interjecting a verse on Prayer and the Zakat (2:278) into the verses on prohibition of Riba is very significant and demonstrates, once again, the overriding importance of the basic philosophy of Islamic teachings. In the present context, it means that those who discharges their basic obligations to Allah, as indicated by Prayer, and to the fellow beings, as represented by the Zakat, should neither grieve over the loss by foregoing their outstanding claim of Riba nor fear the future loss of that income. They will be amply rewarded by their Lord. In the same vein, the next verse after the Riba verses is on fear of Allah and full reward after death (2:282), followed by the ones on recording of debt (2:283-4). Returning to the subject of Riba, the Quran says, "O ye who believe! devour not interest involving diverse additions, and fear Allah that you may prosper." (3:131) "Whatever you pay as interest that it may increase the wealth of the people; it does not increase in the sight of Allah; but whatever you give in Zakat seeking the favor of Allah-it is these who will increase *their wealth* manifold." (30:40) Here again, this verse follows the verses in respect of Allah's power to enlarge and straiten His provision (30:38) and His instruction to give to kinsman and others only to seek the favor of Allah and the indication that this will lead to prosperity. (3:39) Seeing the perspective of the verses on the prohibition of Riba, there is an underlying message that its abolition would not cause any real economic loss but will ultimately bring greater prosperity, provided the entire edifice of the economy rests on Islamic foundations.

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Guidance by the Holy Prophet

The Holy Prophet said, "This night I dreamt that two men came and took me to a holy land whence we proceeded on till we reached a river of blood, where a man was standing. and on its bank was standing another man with stones in his hands. The man in the middle of the river tried to come out, but the other threw a stone on his face and forced him to go back to his original place. So whenever he tried to come out, the other man would force him to go back to his former place. I asked, 'Who is this?' I was told, 'The person in the river was a Riba-eater.'" According to Jabir, the Holy Prophet cursed the acceptor of Riba and its payer, and the one who recorded it, and the two witnesses, and he said, "They are equal."⁴ The Holy Prophet said, "Avoid the seven obnoxious things; ... and consuming Riba,"³ "Riba may be large but it would ultimately end up in diminution of wealth." "Riba has seventy parts and its most ordinary part is as bad a sin as incest-sexual intercourse with one's mother."⁶

In his sermon of 10 A.H. on the occasion of his Farewell Pilgrimage, among other things, the Holy Prophet said, "And the Riba of the pre-Islamic period is abolished, and the first of our Riba I abolish is that of Abbas bin Abdul Motalib, for it is all abolished."³ The Quranic verses pertaining to Riba, (2:279-80) are believed to have been some of the last verses, if not the very last one, of the Quran revealed to the Holy Prophet. He conveyed the prohibition to Muslims in a sermon delivered in the mosque and also at the time of Farewell Pilgrimage.³ Shortly thereafter, the Holy Prophet passed away. There is, however, no agreement on the exact number of days he remained alive after the Farewell Pilgrimage. The views range from a few days to as many as 81 days. The latter is generally accepted and can safely be taken as the likely maximum.

Elaboration by the Successors

According to Hadhrat Umar, "The Quranic verse pertaining to abolition of Riba was one of the last verses to be revealed. Thereafter, the Holy Prophet passed away and did not explain this

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verse. So leave Riba and any thing which involves the least doubt about its being in the nature of Riba.”⁶ Hadhrat Umar often lamented the absence of this further explanation. It was not the basic concept, which was well known, being practiced very widely under the very nose of Muslims, but the numerous nuances about which Hadhrat Umar was worried. The Holy Prophet had himself put their number at seventythree, calling them “gates” of Riba.⁶

The Concept and Practice of Riba (Interest)

It is significant that the Quranic verses on the prohibition of Riba were revealed very late. This must be in the infinite wisdom of Allah that the verse was not explained further by the Holy Prophet, as this would have fossilized the scope, according to the then prevailing situation. This would have created more problems today, by not comprehending later institutional arrangements and complex financial instruments, than the lack of further explanation by the Holy Prophet. However, the concept has not been left unexplained in broad principles and it should not be difficult to apply them to present day situation, if the purpose and the essential nature of the prohibition are kept in view.

The Arabic word “Riba” means an excess and addition. The Quranic verses prohibiting Riba quoted above (2:280) indicate that the lender is entitled only to his capital and this rules out any addition whatsoever. This is also supported by a general Quranic advice: “Bestow not favors seeking to get more *in return*.” (74:7) The Holy Prophet has identified Riba as: “Every loan advanced to draw profit.”³⁰ Hadhrat Umar also grasped this concept. Abi bin Abi Ka’b borrowed ten thousand dirhems from Hadhrat Umar. Dates in his garden would ripen rather early and were the best in Medina. He sent these to Hadhrat Umar as a gift but he refused to accept them. On this Abi said, “I will return your money. I do not need this money for which you have returned my gift.” Thereafter Hadhrat Umar accepted those dates saying, “Riba is in credit which you extend with the intention of deriving any gain.”²³

For further explanation, if at all deemed necessary, it should be seen in its historical perspective-in light of other guidance pro-

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vided by the Holy Prophet in this regard and the actual practice at that time.

First, the observations made by the Holy Prophet. Abdullah bin Abi Rabi reported his grandfather saying, on the authority of his father: The Holy Prophet borrowed forty thousand dirhems from me. When the revenue came to him and he paid it back to me saying, 'May Allah bless your family and your property. Verily, the only reward for a loan is the thanks giving and the repayment.'⁸ It has been reported by Samrita bin Jundab that the Holy Prophet forbade the sale and purchase of an animal for an animal on credit.⁷ However, on one occasion The Holy Prophet offered to pay more. Abdullah bin Umar bin Al-Anas reported, "The Holy Prophet ordered me to prepare for a campaign but when a shortage of camels was felt, the Holy Prophet directed me to take camels against those expected as charity. So I took one camel against the promise of two camels to be given out of those to be received in charity."⁵ Abu Umamah reported that the Holy Prophet said, "He who makes for his brother a recommendation and then is offered a gift for it and he accepts that, enters into a big gate of Riba."⁵ The Holy Prophet strictly forbade a lender to receive any kind of benefit from the borrower. He said, "The lender should not accept any gift from the borrower, unless they were already on such intimate terms before this transaction." Abi Burda bin Musa reported, "I called on the Holy Prophet and he said, 'You come from a land where Riba is very common. In case you have lent any money and the borrower offers you a measure of hay or barley or a bundle of grass do not accept that as that is in the nature of Riba.'"³

Abu Sa'eed Khudri reported the Holy Prophet saying, "Gold is to be paid for gold, and silver for silver, and wheat for wheat, and barley for barley, and dates for dates, and salt for salt, like by like, payment being made hand to hand. He who made an addition to it, or asked for an addition, in fact dealt in Riba. The receiver and the giver are equally guilty."⁴ "In case the payment is made on the spot, there is no harm in it, and in case of loan, it is Riba." Usama bin Zaid reported the Holy Prophet saying, "Beware, there can be an element of Riba in credit."⁴

Abu Al-Minhal reports, "I asked Al-Bara bin Azib and Zaid

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bin Arqam about money exchange and both of them said, "Allah's Messenger forbade the selling of silver for gold on credit."⁴ According to Abdur Rehman bin Abu Bakr, "The Prophet forbade the selling of gold and silver for silver except if they were equivalent in weight, and allowed us to sell gold for silver and vice versa as we pleased." "Do not sell gold for gold unless equivalent in weight, and do not sell less amount for greater amount or vice versa; and do not sell silver unless equivalent in weight, and do not sell less amount for greater amount or vice versa and do not sell gold or silver that is not present at the moment of exchange for gold or silver that is present."³ Ibn Umar said, "I used to sell camels at Al-Baqi for dinars and take dirhems for them, and sell dirhems and take dinars for them. I would take these for these and give these for these. I went to the Apostle of Allah who was in the house of Hafza. I said: "Apostle of Allah, I sell camels at Al-Baqi. I sell them for dinars and take dirhems and I sell dirhems and take dinars. I take these for these, and give these for these." The Apostle of Allah then said: "There is no harm in taking them at the current rate so long as you do not separate leaving some thing to be settled."⁵ "Do not sell one dinar for two dinars and one dirhem for two dirhems." "Do not sell gold for gold but for equal weight"⁴ "No two Sa's for one Sa nor two dirhems for one dirhem."³ The Holy Prophet ordered the two Sa'ds (Sa'd bin Abi Waqas and Sa'd bin Ibada) to sell all golden and silver utensils which were acquired as war spoils. They sold three utensils for four or four utensils for three for cash. The Holy Prophet said, "You both accepted Riba and the deal be canceled."⁹

Abu Sa'eed Khudri reported, "Bilal came with fine quality dates. Allah's Messenger said to him, 'From where?' Bilal replied, 'We had inferior quality of dates and I exchanged two Sa's with one Sa as food for Allah's Apostle.' Thereupon the Holy Prophet said, 'Woe! It is in fact Riba; therefore do not do that. But when you intend to buy dates, sell in a separate bargain and then buy.'³ "If a person sells a commodity at two prices, the buyer is entitled to the lower one, otherwise it would be Riba."⁵ "There is nothing objectionable if an animal is exchanged with two, provided it is a spot deal and did not involve credit."⁶

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The Holy Prophet has used the word Riba both in relation to exchange of commodities, including the commodity money of dirhem and dinar, and financial transactions. Accordingly, a broad categorization into Riba Al-Fadhal and Riba Al-Nasia is made; the former refers to commodities and the latter to cash loans. Riba Al-Fadhal was prohibited to protect the unwary and naive in a situation in which there was no standardization of commodities with the result that with a time gap it would be difficult to detect or remember any subtle difference. Hence the emphasis on hand to hand transactions. Similarly, the instructions pertaining to currency were to be seen in the context of lack of standard coins and the scope for counterfeiting or tampering with the quality as well as the quantity of the metal. Moreover, this was the age of bimetalism; dirhem being silver and dinar being gold coins, and hence all sorts of problems attendant on such a system, especially the rate of their mutual exchange. These were experienced even in the Modern Age right into the twentieth century. The Holy Prophet wanted to preserve the sanctity of legal tender and said, "A coin of a Muslim should not be converted into metal unless it is really unavoidable."⁶

Abu Rafee reports, "I left my house and met Abu Bakr. He had an anklet in his hands. I purchased it from him and when this was put in the scale to be weighed against silver, the silver turned out to be more. I said to Abu Bakr, 'I allow you to keep the excess silver.' He said, 'If you allow me this, Allah will certainly not make it permissible for me, as I have heard the Holy Prophet saying, 'Silver for silver and gold for gold in equal weight. Any one who pays or demands more will be consigned to Hell.'" Hadhrat Abu Bakr wrote to the commander of Muslims proceeding to Syria, "You are going to a land where Riba is practiced. Do not exchange gold for gold unless they are equal in weight. So should be the exchange of silver and food items." Abdullah bin Abbas reports, "Once during the time of Abu Bakr, a camel was slaughtered and its meat was divided into ten parts. One person demanded a portion of that meat in return for a goat. Abu Bakr did not agree to it."²³ Hadhrat Umar said, "You think that I do not know much about the gates of Riba. I have more knowledge

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about it than about Egypt and its territories. There are certain principles, which must be known to every one. Gold should not be sold for silver on credit, There should be no transaction of unripe fruit which is still yellow in color. There should be no Bai-Salam in animals. In case of Bai-Saraf, do not part with the seller without taking physical possession of the commodity purchased. Do not allow any time, not even for visiting his house, to the buyer as I suspect an element of Riba in this.”²³ “Do not sell gold for gold but for equal, neither more nor less. Do not sell silver for silver but for equal, neither more or less. Do not sell gold for silver on the condition that one is in cash and the other on credit. Do not allow the party even a short leave to just visit the house, as this, I am afraid, may amount to Riba.”⁹ Hadhrat Umar would not tolerate even a very short interval. Malik bin Auas reported: “I came saying who was prepared to exchange dirhems (for my gold),” whereupon Talha bin Ubaidullah said: “Show us your gold and then come back to us. When our servant would come we would give you your silver (dirhems).” Thereupon Hadhrat Umar said: “Not at all. By Allah, either you give him his silver, or return his gold to him, for Allah’s Messenger said: “Exchange of silver for gold (has an element of) Riba in it, except when (exchanged) on the spot; and wheat for wheat is Riba unless both are handed over on the spot; barley for barley is Riba unless both are handed on the spot; dates for dates is Riba unless both are handed on the spot.” Hadhrat Umar would not allow a goldsmith to charge his labor of making ornaments in terms of its metal and considered this as Riba. Abdur Rehman bin Auf enquired from Hadhrat Umar about counterfeit coins, which were passed to him and he would exchange them with genuine coins. Hadhrat Umar did not approve of it and advised: “Use those coins to buy something and, when it comes into your possession, sell that as you please.” Hadhrat Umar did not restrict Riba Al-Fadhal to the six commodities mentioned by the Holy Prophet but extended it to all commodities of the same nature. When enquired whether it was permissible to exchange one goat for two till fodder grows, he expressed his dislike. He did not allow Abdullah bin Mas’ud’s wife, Zainab to accept gold for silver and insisted on the metal in which the transaction was conducted.”²³

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Hadhrat Uthman did not allow unequal exchange of the same commodity, like gold for gold, silver for silver, wheat for wheat, barley for barley, dates for dates and salt for salt, even if it was a spot transaction nor he allowed any credit in these commodities. He treated this as Riba and declared the transaction null and void.²³

A man from Hamdan enquired from Hadhrat Ali about silver coins which were not in circulation and which he wanted to exchange for silver. His immediate reaction was that this was nothing but Riba and advised him, "If any of you have silver coins which are not in circulation, he should first exchange them with gold and then use the proceeds as he may wish." Once Hadhrat Ali was delivering a sermon when a person informed him that his people indulged in Riba. When Hadhrat Ali wanted him to explain, he said, "These people sell utensils made of gold and silver for silver coins." Hadhrat Ali pondered over it for a while and then said, "No." Hadhrat Ali allowed unequal exchange of commodities but never permitted any credit in the transaction.²³

Abu Saleh reports that he sold cloth on credit. When he decided to shift to Kufa, the buyers offered to pay him before maturity, provided he reduced the amount. He consulted Zaid bin Thabit about this offer and he said, "I do not allow you to make use of this money." Abdullah bin Umar was asked about the offer of a debtor to repay loan before its maturity, provided the amount was reduced. Ibn Umar considered it undesirable and forbade it. He also used to say, "There should be no stipulation in a loan agreement except the repayment of principal."⁹ A lady called on Hadhrat A'isha and told her that she had sold something to Zaid bin Arqam for eight hundred dirhems to be paid later and she immediately purchased it back from him on cash payment of six hundred dirhems. Hadhrat A'isha said: "Woe to what you have purchased and woe to what you have sold! The jihad undertaken by him with the Messenger of Allah has been thereby put to naught unless he repents."³³

As to the actual practice at that time, according to Imam Malik, "Riba in pre-Islamic days used to be like this. A person would lend for a definite period. On the expiry of that period, the lender would claim his due and offer him the option to either repay the debt or extend it on addition. If the borrower paid up well and good, other-

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wise the lender would increase his debt and agree on a new period.³⁹ As it will be discussed later, this was in keeping with the general practice at that time not only in Arabia, but also in all other countries and, in fact, continued right up to the Middle Ages. Cardinal Hostiensis (d. 1271) was the first authoritative figure to argue a ground for interesttaking from the beginning of the loan.³⁷ Thus a charge even for the initial interest-free period was gradually introduced and accepted in Europe. The process was spread over many centuries. This has gone through stages in which religious and other edicts were circumvented by devious means. There is no doubt that Riba in Islam stands for a pre-determined fixed rate of return, which is nothing but the modern concept of interest.

Rationale for Elimination of Riba

The rationale for elimination of Riba has been given in the Quran in the very verses prohibiting it: "You shall not wrong nor shall you be wronged." (2:280) It is thus the economic injustice involved in Riba, which makes it repugnant in Islam as it stands for justice in all walks of life. That is the basic reason with all the ramifications. It is not difficult to visualize the element of injustice in Riba. In consumption loans, the lender stands to gain at the expense of the borrower whose capacity to repay the higher amount is in no way enhanced by the loan itself. Thus it would be unfair to ask him to return a higher amount. It may be recalled that Islam allows borrowing for consumption only as a dire necessity and as the last resort. Such a person deserves to be treated with compassion rather than exploited for his helplessness. The present fashion of borrowing for improving the standard of living, primarily to keep up with the Joneses, is alien to the Islamic way of thinking. As for production or investment loans, these would be put to use thereby enhancing income and repayment capacity of the borrower, otherwise he would never borrow for that purpose. At the same time, he exposes himself to the market-related risks of loss for reasons, which may be totally beyond his control. In case of a genuine loss, the entire burden falls on the borrower in the interest-based arrangement. He not only loses his labor, but also his

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own capital, if any. Justice demands that the lender should share loss, as he participates in profit via interest. In normal situations it is difficult to foresee profit, much less predict its rate and that may not be at all related to interest to be paid. Similarly, there can be situations in which the borrower might make fortuitous profit and here he retains all profit and lender is the loser.

For those who might seek justification for Riba as a kind of trade, there is a great chastisement. (2:276) Riba is not to be treated at par with trade in which the parties to the transaction stand to gain in terms of utility by voluntary exchange. More important is the fact that trade runs the risk of a loss as much as of gain. That risk is conspicuously missing in Riba, as the traffic is always one-way. This leads to concentration of wealth whereas Islam does not want wealth to circulate only among the rich. (59:8)

The Quranic verse, "Whatever you pay in interest that it may increase the wealth of the people, it does not increase in the sight of Allah; but whatever you give in Zakat seeking the favor of Allah-it is these who will increase *their wealth* many fold." (30:40) carries a very profound principle of economic growth. The Zakat is mostly imposed on hoarded wealth and thereby discourages it. A wide circulation of wealth is very conducive to economic growth, via aggregate demand. This has been realized even by Western economists, beginning with J.M.Keynes, who recognized that the deficiency in aggregate effective demand, caused by hoarding, can be an important, if not the primary, source of economic instability.

Interest carrying loans generally encourage borrowing beyond one's means. On the other hand, the lender tends to become a rentier and risk averse thus undermining the spirit of enterprise which is necessary for economic development. More important is the fact that ruthless pursuit of gain through interest lending is detrimental to finer human feelings like compassion. Shakespeare has given a perfect description of such persons in Shylock. This is exactly what the Quranic description of a Satan's touch signifies. Hardened moneylenders, individual as much as institution, are always pre-occupied in calculating the opportunity cost of money. Moreover, as will be seen later, interest bearing loan transactions

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are a major source of concentration of wealth. Above all, the way interest is determined in a modern economy and is employed as an instrument of monetary policy, it is not all market determined and has nothing to do with justice of any kind. In fact, in the so-called value-neutral Western economics, the latter aspect does not count at all.

Over the last more than two decades, attempts have been made to establish an interest-free financial system according to the tenets of Islam and a number of banks, styled as Islamic Banks, have been set up for that purpose. With this the concept of Riba has come under intense discussion, whether this should be equated with the modern concept of interest and, if so, what will be the problems in its elimination. The case for and prospects of elimination of interest from the present day economy in which it is deeply and widely entrenched deserves to be discussed at length. It is thus proposed to deal with it separately under "Interest Free Economy."

Consumption-Life Style

The second Chapter of the Quran begins with the general exhortation to spend out of the provision of Allah. (2:3-4) Selfish as man is, a person would immediately think of himself and would like to have full freedom of making use of his resources, as he pleases. However, in Islam consumption is constrained so as to make it fit in with the unified code of conduct. The teachings in this regard are based on the fact that the nature and manner of consumption at once reflect and influence human temperament and behavior, besides the use of resources. This relationship is indicated in the Quran: "O ye Messengers, eat of the things that are pure (*tayyab*) and do good works. Verily, I am aware of what you do." (23:52) Thus the aim, apart from assuring a healthy community, is to promote Islamic values such as consideration for others, humility and the need to help the less privileged. The Quranic verses on this subject have already been quoted in the previous chapter. Moderation is the basic guideline for consumption, as it is for all other walks of life.

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The Holy Prophet said, "Moderation in expenditure will save from poverty." "Moderation is half of economic life as good manners are half of faith." "Whoso is moderate Allah will make him self-sufficient and whoso is extravagant Allah will impose poverty on him."²⁴ Mu'adh bin Jabal reports, "When the Prophet sent me as Governor of Yemen, he said, 'Beware of leading a luxurious life, for verily the servants (of Allah) never lead a luxurious life.'²⁷ "Successful is the man who has acted on the principles of Islam and lived on simple necessities of life."²⁶ Food, dress and housing are at once the basic needs and a cause of extravagance.

Food

Muslims are allowed to eat everything except that which has been specifically prohibited or that which, though permissible, is not wholesome for them. The Quranic instructions are, "O ye who believe! eat of the good things We have provided for you, and render thanks to Allah, if it is He whom you worship. He has made unlawful to you only that which dies of itself, and blood and the flesh of swine, and that on which the name of any other than Allah has been invoked. But he who is driven by necessity, being neither disobedient nor exceeding the limit, it shall be no sin for him. Surely, Allah is Most Forgiving, Merciful." (2:173-4) "Forbidden to you is *the flesh of an animal* which dies of itself, and blood and the flesh of swine; and that on which is invoked the name of other than Allah; and that which has been strangled; and that beaten to death; and that killed by a fall; and that which has been gored to death; and that which a wild animal has eaten, except that which you have properly slaughtered; and that which has been slaughtered at an altar. *And forbidden is* also that you seek to know your lot by divining arrows. That is *an act of* disobedience. This day have those who disbelieve despaired of *harming* your religion. So fear them not, but fear Me. This day have I perfected your religion for you and completed My favor upon you and have chosen for you Islam as religion. But whoso is forced by hunger, without being wilfully inclined to sin, then, surely, Allah is Most Forgiving, Merciful. They ask thee what is made lawful for them.

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Say, 'All good things have been made lawful for you; and what you have taught the beasts and birds of prey *to catch for you*, training them for hunting and teaching them of what Allah has taught you. So eat of that which they catch for you, and pronounce thereon the name of Allah. And fear Allah. Surely, Allah is quick in reckoning. This day all good things have been made lawful for you. And the food of the People of the Book is lawful for you, and your food is lawful to them.' (5:4-6) "Eat, then of that over which the name of Allah has been pronounced, if you are believers in His Signs. And what reason have you that you should not eat of that over which the name of Allah has been pronounced, when He has already explained to you that which He has forbidden unto you-save that which you are forced to? And surely many mislead *others* by their evil desires through lack of knowledge. Assuredly, thy Lord knows best the transgressors." (6:119-20) "And eat not of that on which the name of Allah has not been pronounced, for surely that is disobedience." (6:122) "Say, 'I find not in what has been revealed to me aught forbidden to an eater *who wishes* to eat it, except it be that which dies of itself, or blood poured forth, or the flesh of swine-for *all* that is unclean-or what is profane, on which is invoked the name of other than Allah. But whoso is driven by necessity, being neither disobedient nor exceeding the limit, then, surely, thy Lord is Most Forgiving, Merciful" (6:146, 16:116) In short, what has been forbidden is either profane, because of disobedience to Allah by not invoking His name, or unclean. The cleanliness of permitted animals is assured by the fact that the out-pouring of blood, the essence of Islamic and Jewish way of slaughtering, help remove blood-borne germs injurious to human health. This is supported by the prohibition of drinking of blood itself. The flesh of animals dying in a manner that their blood is congealed is also prohibited for that very reason.

The prohibition against the flesh of swine, so common in the West, needs to be explained. There is a dual reason for its prohibition; apart from the diseases peculiar to the swine flesh, pigs are well known for their extremely obnoxious sexual habits. It goes without saying that food has a definite bearing on a person's personality. While vegetarians are generally meek and timid, meat

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eaters, if they do it in excess, are commonly ferocious. No wonder sexual promiscuity and perversion has flourished mainly in those countries where pork, lard and their derivatives are in extensive use.

Islam has a very practical approach and does not insist on strictly following its instructions at the cost of human life. Situations are conceivable in which permissible food may not be available and there are prospects of certain death. In such difficult situations, Islam allows the use of forbidden food. This is, however, subject to the proviso that the person should not be otherwise inclined to use it and does not exceed the limit necessary to just sustain his life.

Islam not only indicates the food that is permissible, but also wants that to be wholesome-tayyab. The Arabic word 'tayyab' is generally translated as good but it has a much deeper significance, as it implies wholesomeness, which would be relative to the condition and temperament of each and every individual. For instance, sugar is lawful and wholesome for a healthy person but not wholesome for a diabetic. Similarly, milk is liked generally but some simply cannot stand it only because of their temperament. For them milk is not tayyab, even though it is perfectly permitted and is the most nourishing food.

Muslims are urged to be sparing in taking food and to see to it that there is absolutely no waste. The Quran says, "Those who disbelieve enjoy themselves and eat even as the cattle eat." (47:13) The Holy Prophet said, "A believer eats and drinks in one intestine, whereas a non-believer does so in seven intestines."⁴ "No man fills a vessel worse than his stomach. A few mouthfuls that should suffice to keep his back upright are enough for man, but if he must eat more, then he should fill one third with food, one third with drink and leave one third for easy breathing."⁷ "The food of one suffices for two, the food for two suffices for four, and the food for four suffices for eight."³ "Abstention is part of faith, abstention is part of faith."⁵ "Control belching because on the Day of Judgment more hungry will be those who ate in the world more than average."⁶

Anas relates that the Holy Prophet, when finished eating, would lick his three fingers and say, "If a mouthful of food should fall from the hand of any of you, he should pick it up, remove any

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uncleanliness from it and eat it and not leave it for Satan." He also urged wiping out the vessel, saying, "You do not know which part of your food is blessed."⁴

Islam prohibits the use of expensive utensils for serving food or for drinking. The Holy Prophet said, "Whoever eats or drinks in vessels of gold or silver, puts fire in his stomach."³ He prohibited eating the meat of animals, which the Arabs slaughtered just to show off.⁵

Fasting

Islam has prescribed compulsory fasting for every grown up Muslim for a specified lunar month, namely Ramadhan. It is in the nature of the lunar calendar that the month of fasting rotates throughout the year thus embracing all seasons. While fasting, there should be no intake of food or water and other liquids from early in the morning, long before sunrise, to after sunset. How important this fasting is in that month is indicated in the Quran, "O ye who believe! fasting is prescribed for you, as it was prescribed for those before you, so that you may become righteous. *The prescribed fasting is* for a fixed number of days, but whoso among you is sick or is on a journey *shall fast* the same number of other days; and for those who are able to fast *only* with great difficulty is an expiation-the feeding of a poor man; And whoso performs a good work with willing obedience, it is better for him. And fasting is good for you, if you only knew. The month of Ramadhan is that in which the Quran was sent down as a guidance for mankind with clear proofs of guidance and discrimination. Therefore, whosoever of you is present *at home* in this month, let him fast therein. But whoso is sick or on a journey, *shall fast* the same number of other days. Allah desires to give you facility and He desires not hardship for you, and that you may complete the number, and that you may exalt Allah for His having guided you and that you may be grateful." (2:184-6) Muslims have been encouraged to supplement compulsory fasting with voluntary, or supererogatory fasting, preferably upto three days in a month, as advised by the Holy Prophet.⁴

Fasting is not confined to mere abstaining from eating and drinking but has many other behavioral requirements like avoiding lewd

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talks, indecent behavior, etc. Some of these things are mentioned by the Holy Prophet, as he said, "Whoso tells lies and acts as he pleases and does not give up a thing of the days of ignorance (pre-Islamic objectionable things) Allah does not need that he should forego eating and drinking."³ Fasting is thus an intensive training in rigorous physical and spiritual discipline with numerous benefits. Apart from compulsory dieting, it makes the rich experience, to some extent, the pangs of hunger almost permanently suffered by the poor.

Fasting is not without spiritual reward as this is one of the basic tenets of Islam. The Holy Prophet said, "Allah, the Lord of glory and honor says: "All other deeds of man are for himself, but his fasting is purely for Me and I shall be the reward for it." "When the month of Ramadhan arrives the gates of Paradise are opened and the gates of Hell are locked up and satans are put in chains." "He who observes the fast during Ramadhan out of sincerity of faith and in hope of earning merit will have his past sins forgiven."³ "Fasting is a shield (against sin)."⁸ "There is sadaqah for everything, and the sadaqah for body is fasting."⁶

Dress

The Quran says, "O children of Adam! We have indeed sent down to you raiment to cover your shame, and to be an elegant dress, but the raiment of righteousness-that is the best. That is one of the Signs of Allah, that they may remember." (7:27) "And Allah has made for you, of that which He has created, *things affording* shade; and He has made for you, in the mountains, places of shelter; and He has made for you garments which protect you from heat, and coats of mail which protect you in your wars. Thus does He complete His favor on you, that you may submit *to Him*." (16:82)

As such, a Muslim's dress has to be functional and simple. Huzaifa relates, "The Holy Prophet forbade us eating or drinking out of gold or silver vessels, and wearing silk or brocade or sitting on them."³ "Wearing of silk and gold has been made unlawful for males among my followers and lawful for the females."⁷ "Do not wear silk for he who wears it in this life shall not wear it in the Hereafter."³ "One who having the capacity to wear rich garments

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abstains from wearing them, out of a sense of humility before Allah, will be called by Allah on the Day of Judgment in priority to all others and will be given the choice to put on whichever of the mantles of faith he prefers.”⁷

Even the manner of wearing clothes should be such that it does not smack of pride or arrogance. The Holy Prophet said, “On the Day of Judgment Allah will not look upon a person who lets down his loin cloth, shirt or turban out of pride.” “Khuraim Usaidi would be an excellent person were it not for his long hair and his low hanging loin cloth.”⁵ “There was a person who used to walk with pride because of his thick hair and fine mantles. He was made to sink in the earth and he would go on sinking in the earth until the Last Hour would come.”⁴ “If a person wears for fame, Allah will make him wear a dress of abasement on the Day of Judgment and set it ablaze.”⁶

Islam is very kind to animals, as the Holy Prophet forbade the use of animal skins. He said, “Do not ride on saddles made of silk or leopard skin.” Abu Malih relates on the authority of his father that the Holy Prophet prohibited the use of the skin of wild animals.⁵ Another version is that he forbade skins of wild animals being used as floor coverings or leopard skin in saddle.⁶

The Holy Prophet urged Muslims to have limited clothes saying, “There should be a bedding for a man, a bedding for his wife and the third one for the guest, and the fourth one is for Satan.”⁴ As to the use of jewellery by men, the Holy Prophet said, “Whoever wants to put a ring of fire on his beloved should put a ring of gold on him. Whoever wants to put a necklace of fire on his beloved should put a necklace of gold on him. Whoever wants to put a bracelet of fire on his beloved should put a bracelet of gold on him. Keep to silver and amuse yourselves with it.”⁵ The Holy Prophet disapproved the use of gold for men even for a ring.³ “Do not spend too much on shroud, as this is going to rot soon.”⁵

As a basic principle, the Holy Prophet said, “Eat and spend as sadaqah and wear without squandering and pride.” “Eat and wear whatever you like, but avoid two things; extravagance and arrogance.”³ “Allah has not permitted us to use His provision for adorning bricks and stones with cloth.”⁵

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The Holy Prophet has strictly forbidden the dress and style, which a person may resort to conceal his or her true identity, as Allah has created him or her, as this implies insolence and criticism of Allah's creation. He cursed the eunuchs who, being more like men, adopt the style of women and wanted them to be expelled from house. According to Ibn Abbas, the Holy Prophet also cursed those men who adopted feminine style and women who did the other way round.³

Housing

In the Quran there is a warning, "Do you build monuments on every high place seeking vain glory, And do you erect palaces as though you will live for ever?" (26:129-30) The basic purpose of a house is also indicated in the Quran. "And Allah has made for you homes a place of rest for you." (16:81) Thus housing is to be functional and not ornamental.

Of the few things the Holy Prophet indicated that may have illluck is housing.³ Abdullah bin Umar reports, "Once the Holy Prophet passed by us while we were making a hut. He enquired about it and we told him that our house was in need of repair and we were doing the needful. He said, 'I see the matter (death) coming earlier than that.'"⁶

The Holy Prophet once passed by a newly constructed house, which had a dome on it. Observing that, he said, "What is this?" His Companions said, "This belongs to So and So, one of Ansars." Later, that man came to see the Holy Prophet and saluted him, but he did not respond to his salutation, which was indeed out of his character, and nor he paid any attention to him. So he complained to the Companions and they told him that this was because of the dome on his house. He immediately went back and demolished it. The Holy Prophet went out one day and, not seeing that building, said, "What happened to the building?" The Companions said, "The owner complained to us of your indifference towards him. So we informed him of your displeasure and he demolished it." The Holy Prophet said, "Every building is a misfortune for its owner except what can not be done without."⁵ According to another version,

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when the Holy Prophet saw that building he said, "The wealth spent for such purposes will be a burden for the owner on the Day of Judgment." After it was demolished he said, "May Allah have mercy on him," and he said this twice.⁶

Playing down the importance of housing does not mean that Islam wants people to be shelter-less. On the contrary, it wants them to be not **without one**, however humble it may be. The Holy Prophet said, "If a person sells his house and does not use the proceeds to buy another house, he will be deprived of blessing."⁶

Austerity is not to be confined to housing. Other buildings should also be simple and functional. The Holy Prophet said, "One of the indications of the Last Hour is that shepherds will take pride in their buildings."³ Construction of mausoleums is prohibited in Islam. The Holy Prophet forbade that a grave should be bricked over or should be sat upon or should have a building erected on it.⁴ The mosques are to be simple, as he said, "The Last Hour will not arrive until people take pride in mosques."⁵ "I see that after me you will raise the height of mosques as the Jews and Christians raised their churches." "No people are corrupted except when they decorate their mosques."⁶ The idea of austerity in buildings to be used as mosques is that the worshippers should in no way be distracted by embellishments therein and are able to concentrate on prayers only.

Purpose of Austerity

In Islam extravagance is not allowed as Allah says, "And give thou to the kinsman his due, and to the poor and the wayfarer, and squander not *thy wealth* extravagantly. Verily, the extravagant are brothers of satans, and Satan is ungrateful to his Lord." (17:27-8) The Holy Prophet said, "Listen carefully! listen carefully! austerity is part of faith."⁵ Austerity in personal consumption is taught neither to accumulate wealth nor out of niggardliness, both discouraged by Islam. There is a strong warning in the Quran for the niggardly. "And let not those who are niggardly with respect to what Allah has given them of His bounty, think that it is good for them; nay, it is evil for them. That with respect to which they are

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niggardly shall be put as a collar round their necks on the Day of Resurrection. And to Allah belongs the heritage of the heavens and the earth, and Allah is well aware of what they do. And surely Allah has heard the utterances of those who said, 'Allah is poor and we are rich.' We shall record what they have said," (3:181-2) "It will call him who turned his back and retreated, And hoarded *wealth* and withheld it. Verily, man is born impatient and miserly." (70:18-20) "O ye who believe! surely many of the priests and monks devour the wealth of men by false means and turn *men* away from the way of Allah. And those who hoard up gold and silver and spend it not in the way of Allah-give to them the tidings of a painful punishment. On the day when it shall be made hot in the fire of Hell and their foreheads and their sides and their backs shall be branded therewith *and it shall be said to them*; 'This is what you treasured up for yourselves; so now taste what you used to treasure up.'" (9:34-5) "And *by* the creating of the male and the female, Surely, your striving are diverse. Then as for him who gives for the cause of Allah and is righteous. And testifies to *the truth* of what is right, We will facilitate for him *every* facility, But for him who is niggardly and is *disdainfully* indifferent, And rejects what is right We will make easy for him the path to distress. And his wealth shall not avail him when he perishes." (92:4-12) "That you may not grieve over what is lost to you nor exult because of that which He has given to you. And Allah loves not any self-conceited boaster. Such as are niggardly. And *also* enjoin upon men to be niggardly. And whoso turns his back, then surely Allah is Self-Sufficient, worthy of all praise." (57:24-5) "And among them there are those who made a covenant with Allah, *saying*, 'If He gives us of His bounty, we would most surely give alms and be of the virtuous.' But when He gave them of His bounty, they became niggardly of it, and they turned away in aversion. So He requited them with hypocrisy *which shall last* in their hearts until the day when they shall meet Him, because they broke their promise to Allah, and because they lied." (9:75-7)

The Holy Prophet said, "Eschew wrong, for on the Day of Judgment wrong will become manifold darkness; and safeguard yourselves against miserliness, for miserliness ruined those who

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were before you. It incited them to murder and to treating the unlawful as lawful.”⁴ “Two qualities are not combined in a believer; niggardliness and ill-manners.” “A generous person is close to Allah, Paradise and the people, while he is away from Hell. On the other hand, the miser is away from Allah, Paradise and the people but close to Hell. For Allah an illiterate generous is more dear than a miser worshipper.”⁷ “Every day that rises two angels descend, one of them saying: “Allah, bestow increase upon the spender; and the other saying: Allah, ruin the miser.”³ “Avoid niggardliness because it has ruined those before you. Greed made them niggardly and made them sever the ties of kinship. This lead to wickedness and impiety.”⁵

There is a definite purpose for austerity. That is to spare resources at all levels of income for charity, which is necessary for social welfare. The Holy Prophet said, “Spend and do not accumulate, and do not keep back what is spare, else Allah will hold back from you.”³

Niggardliness and Extravagance

What are the Islamic concepts of “niggardliness” and “extravagance”? It may be mentioned at the out set that there is no absolute standard to judge whether an expenditure is based on niggardliness or is of extravagant nature and no third person can pass judgment in this regard. It will be determined by the circumstances and motives of the individual concerned. However, some elements, which can help, are implied in some Quranic verses. These verses are: “And those who, when they spend, are neither extravagant nor niggardly but moderate between the two;” (25:68) “And spend for the cause of Allah, and cast not yourselves into ruin with your own hands, and do good; surely, Allah loves those who do good.” (2:196) “And keep not thy hand chained to thy neck, nor stretch it out an entire stretching, lest thou sit down blamed or exhausted.” (17:30) The last verse gives the essence; one should not be so miserly as not to spend, even in case of a genuine need, as if one’s hands are tied to his neck. At the same time, one should not be too liberal, as if one’s hands are all stretched

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out to spend, so as to squander his wealth, even for a good cause. The consequences of either are also indicated; exhaustion and blame. Miserliness shown in not spending for a genuine need will certainly attract blame, whereas extravagance will soon exhaust the wealth and nothing will be available for more important needs, personal as well as national, both present and future.

In order to avoid the extremes, a person must look to his resources and genuine needs, immediate and potential. To spend less than what is required to meet the genuine need will be miserliness, while to spend more than that will be extravagance. An example should make this clear. Wearing of silk by men is prohibited in Islam except as a treatment for some skin diseases as the Holy Prophet specifically allowed it to two of the Companions for this reason.³ Thus if a healthy Muslim wears silk, he not only violates the injunction, but is also extravagant. On the other hand, if he has a skin disease and can afford but does not wear silk, he will be acting miserly. A Companion of the Holy Prophet had lost his nose in a battle and had an artificial one made of silver. However, the metal did not suit his skin and it would frequently get infected. Despite the prohibition of use of gold by men, the Holy Prophet advised him to have a golden one.⁸ The concepts, therefore, are relative to the circumstances of a person and will change as his resources and needs change. An adjustment will be needed in either situations. It will be extravagance to keep the old style and manner of expenditures when there is any reduction in income. On the other hand, improvement in means should be reflected in the proper use of resources. That is why on one occasion when the Holy Prophet saw an unkempt Muslim, he asked him about his circumstances. When he revealed that he was quite well off and could afford a ride and possessed a slave, the Holy Prophet said, "Allah's bounty should be reflected on you."³

Expenditures incurred not to meet the actual need according to a person's resources but to imitate or compete with others to show off will undoubtedly fall in the category of extravagance. For instance, in order to keep up with the rapidly changing fashion of the day, without caring for actual genuine need for clothes, while the wardrobe is already bursting at the seams, is undoubt-

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edly extravagance. Miserliness and extravagance, apart from their corrosive effect on the person concerned, pre-empt resources which could be and should be devoted to many noble purposes, one of these being voluntary charity.

Voluntary Charity

No other religion or philosophy can come even close to, much less match, Islam in emphasis on charity for the general welfare of public. "Never shall you attain to righteousness unless you spend out of what you love; and whatever you spend Allah surely knows it well." (3:93) "O ye who believe! spend out of what we have bestowed on you before the day comes wherein there shall be no buying and selling, nor friendship nor intercession; and it is those who disbelieve that do wrong *to themselves*." (2:255) "And spend out of that with which We have provided you before death comes upon one of you and he says, 'My Lord! if only Thou wouldst grant me respite for a little while then I would give alms and be among righteous.'" (63:11)

Allah has mentioned in the Quran, "Surely, Allah rewards the charitable." (12:89) "Believe in Allah and His Messenger, and spend *in the way of Allah* out of that which He has made you heirs. And those of you who believe and spend will have a great reward." (57:8) "Doest thou see him who turns away, And gives a little, and does it grudgingly? Has he the knowledge of the unseen so that he can see?" (53:34-6) "But the Messenger and those who believe with him strive *in the cause of Allah* with their property and their persons, and it is they who shall have good things, and it is they who shall prosper." (9:88)

The Holy Prophet said, "Allah says, 'Spend, son of Adam, I will spend upon you.' Allah's hand is full and it will not see any reduction even if spent day and night." "Charity wipes out sins as water extinguishes fire." "Almsgiving pacifies the wrath of Allah." "Charity is proof of faith." "Only two persons are to be envied ... and he upon whom Allah bestows wealth and he spends in the cause of Allah, through the hours of the night and day." "Allah will reward not only him or her who earns and spends, but

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also the cashier." "For a person his wife, children, and neighbors are a trial. Prayer, charity, and a good word are their expiation." ³

The rationale for voluntary charity is summed up in Chapter 92 of the Quran and it is worth reproducing:

Al-Lail

*"In the name of Allah, the Gracious, the Merciful.
By the night when it covers up! And by the day when it brightens up,
And by the creating of the male and the female, Surely, your striving are
diverse. Then as for him who gives and is righteous, And testifies to the
truth of what is right, We will facilitate for him every facility. But as
for him who is niggardly and is disdainfully indifferent, And rejects
what is right, We will make easy for him the path to distress. And his
wealth shall not avail him when he perishes. Surely it is for Us to guide;
And to Us belongs the Hereafter as well as the present world. So I warn
you of a flaming Fire. None shall enter it but the most wicked one, Who
rejects the truth and turns his back, But the righteous one shall be kept
away from it, Who gives his wealth to become purified. And he owes no
favor to any one, which is to be repaid, Except that he gives his wealth
to seek the pleasure of his Lord, the Most High. And soon will He be
well pleased with him."* (92:1-22)

In the Quran, Allah has removed all doubts and fears that could stand in the way of spending for general welfare. One such important and perhaps the most haunting fear is that of losing what one has and not expecting to recoup it. This fear is so strong and overwhelming to some that they even tend to neglect proper upbringing of their own children. For them the message is, "Kill not your children for fear of poverty. It is We Who provide for them and for you. Surely, the killing of them is a great sin." (17:32) "Losers indeed are they who kill their children foolishly for lack of knowledge, and make unlawful what Allah has provided for them, forging a lie against Allah. They have indeed gone astray and are not rightly guided." (6:141) They are assured, "Say, 'Surely, my Lord enlarges the provision for such of His servants as He pleases and straitens it for such of them as He pleases. And whatever

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you spend, He will replace it; and He is the Best of the Providers." (34:40)

There is also the selfishness of expecting something in return. This is answered by a promise by Allah, "And whatever of wealth you spend, it will be paid back to you in full and you shall not be wronged." (2:273) "And whatever you spend in the way of Allah, it shall be repaid to you in full and you shall not be wronged." (8:61) "And they spend not any sum, small or great, nor do they traverse a valley but it is written for them, that Allah may give them the best reward for what they did." (9:121) "Surely, only those who follow the Book of Allah and observe Prayer and spend out of what We have provided for them, secretly and openly, hope for a bargain which will never fail. In order that He may give them full rewards, and *even* increase them out of His bounty. He is surely Most Forgiving, Most Appreciating." (35:30-1) "So recite of it which is easy for you and observe Prayer and pay the Zakat and lend to Allah a goodly loan. And whatever good you send on before you for your souls, you will find it with Allah. It *will be* better and greater in reward. And seek forgiveness of Allah. Surely, Allah is Most Forgiving, Merciful." (73:21) "And those who persevere in seeking the favor of their Lord and observe Prayer and spend out of that which We have provided them, secretly and openly, and repel evil with good. It is these who shall have the *best* reward of the *final* abode." (13:23) "Who is he that will lend to Allah a goodly loan? So He will increase it manifold for him and he will have a generous reward." (57:12) "As to the men that give alms and the women that give alms and those who lend to Allah a goodly loan-it will increase manifold for them and there will also be an honorable reward-," (57:19)

For other possible objections, the Quran says, "And when it is said to them, 'Spend out of that with which Allah has provided you,' those who disbelieve say to those who believe, 'Shall we feed him whom Allah would have fed, if He had *so* willed?' You are but in manifest error." (36:48) "O ye who believe! it is you that stand in need of Allah, but Allah is He Who is Self-Sufficient, the Praiseworthy. If He pleases, He could destroy you, and bring a new creation *instead*." (35:16-7)

The Holy Prophet said, "Three things can I guarantee and remember well what I am going to tell you: No one's wealth is diminished by charity; Allah augments the honor of him who endures a wrong steadfastly; and no one starts begging but Allah inflicts poverty on him. The world is made up of four kinds of people: One, a person upon whom Allah bestows wealth and knowledge and he minds his duty to his Lord in respect of them, strengthens ties of kinship and acknowledges the rights of Allah to them. Such a one is in the best position. Two, a person upon whom Allah bestows knowledge but no wealth and he is sincere and says, 'Had I possessed wealth I would have acted like the other one;' that is his resolve. His reward is the same as that of the other. Three, a person upon whom Allah bestows wealth but no knowledge and he squanders his wealth ignorantly, does not mind his duty to his Lord in respect of it, does not discharge the obligations of kinship and does not acknowledge the rights of Allah in it. Such a one is in the worst position. Four, a person upon whom Allah bestows neither wealth nor knowledge, and he says, 'Had I possessed wealth I would have acted like this one.'" This is his resolve. They are both equal in sinfulness."⁷ A man asked the Holy Prophet: "Which giving away in charity is most acceptable to God?" He said, "That which you give away while you are in good health, seeking wealth, fearing adversity and hoping for prosperity. Do not delay spending in charity till you are in extremity and say: To So and So this, and to So and So that; for then they already belong to So and So."⁸ "Do not stop giving charity or Allah will stop giving you."⁸

The Objective of Charity

Apart from the glaring welfare aspects of charity for the society, the basic purpose of charity for the benefactor is to purify his wealth of any thing tainting it by usurping or ignoring the rights of others, willingly or unwillingly, or wittingly or unwittingly. Thus Allah says in the Quran, "Take alms out of their wealth, so that thou mayest cleanse them and purify them thereby. And pray for them; thy prayer is indeed *a source of tranquility* for them. And Allah is All-Hearing, All-Knowing. Know they not that Allah is He Who

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accepts repentance from His servants and takes alms and that Allah is He Who is Oft-Returning *with compassion* and is Merciful." (9:103-4)

The Holy Prophet said, "When one of you gives away a garment to another the benefactor remains under the protection of Allah as long as the other person is covered by the garment."⁷

The Spirit of Charity

There are certain important conditions attached to charity, which underline its real spirit. The only objective should be to seek the pleasure of Allah. (92:19-22) "And those who spend their wealth to be seen of men and believe not in Allah nor the Last Day. And whoso has Satan for his companion, *let him remember that* an evil companion is he. And what harm would have befallen them, if they had believed in Allah and the Last Day and spent out of what Allah has given them?" (4:39-40) "O ye who believe! render not in vain your alms by taunt or injury, like him who spends his wealth to be seen of men, and he believes not in Allah and the Last Day. His case is like the case of a smooth-rock *covered* with earth on which heavy rain falls, leaving it bare, smooth and hard. They shall not secure aught of what they earn. And Allah guides not disbelieving people. And the case of those who spend their wealth to seek the pleasure of Allah and to strengthen their souls is like the case of an elevated ground. Heavy rain falls on it so that it brings forth its fruit two fold. And if heavy rain does not fall on it, then light rain *suffices*. And Allah sees what you do." (2:265-6) "O ye who believe! spend of the good things that you have earned, and of what We produce for you from the earth; and seek not what is bad to spend out of it when you would not take it yourselves except that you connive at it. And know that Allah is Self-Sufficient, Praiseworthy. Satan threatens you with poverty and enjoins upon you what is foul, whereas Allah promises you forgiveness from Himself and bounty. And Allah is Bountiful, All-Knowing." (2:268-9) "And bestow not favors seeking to get more in return, And for the sake of thy Lord do thou endure patiently." (74:7-8) "And they feed, for the love of Him, the poor, the orphan, and the prisoner,

Saying 'We feed you for Allah's pleasure *only*. We desire no reward nor thanks from you.' (76:9-10) "So give to the kinsman his due, and to the needy, and to the wayfarer. That is best for those who seek the favor of Allah, and it is they who will prosper." (30:39)

Allah wants to maintain the dignity and self respect of recipients of charity and that is why they are to be helped discreetly; secretly as well as openly, as the situation may demand. "Those who spend their wealth by night and day, secretly and openly, have their reward with their Lord; on them *shall come* no fear, nor shall they grieve." (2:275) "And whatever you spend or whatever vow you vow, Allah surely knows it and for the wrongdoers there will be no helpers. If you give alms openly it is well *and good*, but if you conceal them and give them to the poor, it is better for you and He will remove from you *many* of your sins. And Allah is aware of what you do." (2:271-2) "Allah sets forth the parable of a slave who is owned, having no power over anything; and a *free man* whom We have provided with a fair provision from Ourselves, and he spends thereof secretly and openly. Are they equal? Praise to Allah! But most of them know not." (16:76) "Surely, *only* those who follow the Book and observe Prayer and spend out of what We have provided for them, secretly and openly, hope for a bargain which *will* never fail; In order that He may give them their full rewards, and *even* increase them out of His bounty. He is surely Most Forgiving, Most Appreciating." (35:30-1)

The Holy Prophet said, "Seven will be sheltered under the safeguarding shade of Allah's mercy on the Day on which there will be no other shade beside the shade of His mercy; ... one who spends secretly in charity, so that his left hand does not know what his right hand spends;"³

Once a thing is given in charity it should not be taken back under any circumstances. Hadhrat Umar once gave a horse to a person for striving in the cause of Allah. He injured it and put it on sale. Hadhrat Umar came to know of it and wanted to buy that horse. However, before doing so, he consulted the Holy Prophet. His advice: "Neither buy nor take back your charity."³

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Moderation in Charity

Moderation is the guiding principle of Islam and it applies equally to voluntary charity. The Quranic verses on this subject have already been cited earlier. (2:196, 17:30) Ka'b reported: I said, "Allah's Messenger, verily, my repentance is that I may be stripped of my wealth as sadaqah to Allah and His Messenger." He said, "Retain with you some of your property. It is better for you." "The best charity is the one after which a person does not become destitute and he should start with those who are his charge." "The best charity is out of surplus."³ "The best charity is that after which the giver remains self-sufficient." "Son of Adam, if you were to spend that which is spare it would be better for you, and if you hold back it would be worse for you. You will not be blamed for keeping that which you need. Begin spending upon those who are dependent upon you."⁴ "Charity is an obligation of a well off."³ Once a person brought an egg-sized piece of gold to the Holy Prophet and said, "I have found this from a mine. Kindly accept this as my charity. I have nothing else with me." The Holy Prophet did not pay any attention to him. When he insisted, the Holy Prophet threw away that piece of gold and said, "One of you brings every thing he has and offers it in charity. Thereafter, he extends his hands before others. The best charity is after which the person remains self-sufficient."⁵

Targets for Charity

The main beneficiaries of charity have been specified in the Quran. "They ask thee what they shall spend. Say, 'Whatever of good and abundant wealth you spend should be for parents and near relatives and orphans and the needy and the wayfarer. And whatever good you do, surely Allah knows it well.'" (2:216) "It is not righteousness that you turn your faces to the East or the West, but *truly* righteous is he who believes in Allah and the Last Day and angels and the Book and the Prophets and spends his money for the love of Him, on the kindred and the orphans and the needy and the wayfarer and those who ask *for charity*, and for ransom-

ing the captives;" (2:178) "And in their wealth was a share for one who asked for help and for *one* who could not." (51:20) "*These alms are* for the poor who are detained in the cause of Allah and are unable to move about in the land. The ignorant man thinks them to be free from want because of *their* abstaining from *begging*. Thou shalt know them by their appearance; they do not beg of men with importunity. And whatever of wealth you spend, surely, Allah has perfect knowledge thereof." (2:274) "And let not those who possess wealth and plenty among you swear not to give *ought* to the kindred and to the needy and to those who have left their homes in the cause of Allah. Let them forgive and pass over *the offence*. Do you not desire that Allah should forgive you? And Allah is Most Forgiving, Merciful." (24:23) "But he attempted not ascent *courageously*. And what should make thee know what the ascent is? *It is* the freeing of a slave. Or feeding in a day of hunger, An orphan near of kin, Or a poor *lying* in dust." (90:12-7)

Special mention has been made of kinsmen for voluntary charity, as they are generally ignored by those who may like to earn fame through this means. In the Quranic verses quoted above, they have been specifically mentioned as the first deserving class. In order to emphasis this aspect the Holy Prophet said, "They will have a double reward, for benevolence towards relatives and for charity."³ The order for charity has been clearly determined by the Holy Prophet. Once he exhorted the followers to give charity and a person submitted that he had a dinar. The Holy Prophet said, "Give charity to yourself." He said, "I have another one." The Holy Prophet said, "Spend it on your children," He again mentioned that he had yet another dinar. The Holy Prophet said, "That is for your wife." He said, "O Messenger of Allah, if I have one more." The Holy Prophet said, "Use it for your servant." He again said, "If I still have one more." The reply of the Holy Prophet was, "Spend it as you please."⁵ The wife of Ibn Mas'ud, Zainab approached the Holy Prophet saying, "O Messenger of Allah, you have ordered charity and I have an ornament which I want to give for that purpose. Ibn Mas'ud claims that he and his son deserve it more than those to whom I want to help." The Holy Prophet said, "Your husband, Ibn Mas'ud is right. They are more deserving."

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"He who desires that his provision be expanded and that his days be lengthened should join the ties of kinship."³ The relationship between charity for the kinsmen and enlargement of provision and long life deserves to be noted.

Here is a warning for those who might extend charity at the expense of their near and dear ones. The Holy Prophet said, "If anyone spends, while the needs of the persons under his guardianship remain unfulfilled, he encroaches upon their rights."³ The Holy Prophet has given a graphic description of the importance of helping the needy and its reward. He said, "Verily, Allah, the Exalted and Glorious, would say on the Day of Resurrection: O son of Adam, I was sick but you did not visit Me." He would say; "O my Lord, how could I visit Thee whereas Thou art the Lord of the worlds?" He would say, "Did not you know that such and such servant of Mine was sick but you did not visit him and were you not aware of this that if you had visited him, you would have found Me by him? O son of Adam, I asked food from you but you did not feed Me." He would say, "My Lord, how could I feed Thee, whereas Thou art the Lord of the worlds?" He would say, "Did not you know that such and such of My servant asked food from you but you did not feed him, and were you not aware that if you had fed him you would have found him by My side?" The Lord would again say, "O son of Adam, I asked drink from you but you did not provide Me." He would say, "My Lord, how could I provide Thee whereas Thou art the Lord of the worlds?" Thereupon He would say, "Such and such servant of Mine asked you for a drink but you did not provide him, and had you provided him drink you could have found him near Me."⁴ The Holy Prophet specifically excluded himself and his family from among the beneficiaries of charity so much so that he would not allow his small grandson to eat a date offered in charity. He went to the length of not appointing his relatives even as Zakat collectors, when they personally requested him, and met their genuine needs out of war spoils.⁴

Quantum of Charity

Charity need not be in a large amount nor even a material

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thing. The instructions regarding charity are not only for the rich, but for every Muslim according to his capacity. It is in the Quran, "Let him who has abundance of means spend out of his abundance and let him whose means of subsistence are straitened spend out of what Allah has given him. Allah burdens not any soul beyond that what He has given it. Allah will soon bring about ease after hardship." (65:8) "Those who find fault with such of the believers as give alms of their own free will and such as find nothing to give save *the earnings* of their toil. They thus deride them. Allah shall requite them for their derision, and for them is a grievous punishment." (9:79) "And they ask thee what they should spend. Say, 'What you can spare.' Thus Allah makes His commandments clear to you that you may reflect upon this world and the next." (2:220-1)

Abu Sa'eed Khudri reports that the Holy Prophet said, "He who has an extra mount should give that to one who has no mount, and he who has a surplus of provision should give it to him who has none. He mentioned so many kinds of wealth that we were of the opinion that none of us has any right over the surplus."⁴ "It is good for you if you spend your surplus wealth and it is bad if you withhold it. You will not be blamed for the wealth which would just suffice you."⁷

The Holy Prophet said, "On every Muslim there is enjoined Sadaqah-charity." They said, "If one has nothing." He said, "He should work with his hands so that he may benefit himself and give in charity." They said, "If he can not work or does not work?" He said, "Then he should help the oppressed unhappy man." They said, "If he does not do that?" He said, "Then he should enjoin what is good." They said, "If he does not do that?" He said, "Then he should refrain from doing harm, for that will be considered charity for him." "Every one of you should try to save himself from the Fire even if it is with one date. If this is not possible then he should at least say something beneficial."³ "One dirhem surpassed one hundred thousand dirhems." When asked how was that, the Holy Prophet said, "A person who had two dirhems he gave away one. The other one had a lot of wealth and he gave out of that."⁸ "If any one gives charity the equivalent of a date from

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that earned honestly, Allah accepts that which is lawful, the Lord would accept it with His right hand and it would foster in the hand of the Lord as one of you fosters his colt, till it becomes bigger than a mountain.”³

Types of Charity

There is no limit to the scope for charity. However, Allah has specified some important heads leaving the rest to the judgment of Muslims who may decide according to their time and circumstances. The most important is the Zakat which has been almost invariably mentioned together with Prayer in the Quran and is equally compulsory. This deserves to be dealt with separately. Other items of expenditures specifically mentioned in the Quran are; alms, expiation for lapses, compensation for deficiency in the performance of prescribed good acts, as an expression of gratitude to Allah for His some specific favor, which had been prayed for or otherwise, for looking after the weaker sections of society, gifts, for striving in the cause of Allah, etc.

New religions have to fight the war of words also to win the minds and hearts of others. The propagation of Islam would certainly entail lot of expenditure, especially in modern age when other religious organizations, especially Christian missionaries, are also very active in this field.

There are other types of charity; this may be by way of expiation for acts of omission or commission. “And complete the Haj and the Umra for the sake of Allah; but if you are kept back, then make whatever offering is easily available; and do not shave your heads until the offering reaches its destination. And whoever among you is sick or has an ailment of head, *should make* an expiation either by fasting or almsgiving or a sacrifice.” (2:197)

The Quran says, “Allah shall not call you to account for such of your oaths as are vain, but He will call you to account for the oaths which you take in earnest. The expiation for this is the feeding of ten poor persons with such average food as you feed your families with, or the clothing of them or the freeing of a neck. But whoso finds not means shall fast for three days.” (5:90) “O ye

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who believe! kill not game while you are in a state of pilgrimage. And whoso amongst you kills it intentionally, its compensation is a quadruped like unto that which he has killed, as determined by two just men from among you, the same to be brought as an offering to Ka'ba; or as an expiation he shall have to feed a number of poor persons, or fast an equivalent number of days, so that he may taste the penalty of his deed." (5:96) "As to those who call their wives mothers, and then would go back on what they have said, the penalty for it is the freeing of a slave before they touch each other. This is what you are admonished with. And Allah is Well-Aware of what you do. But whoso does not find one, he must fast for two successive months, before they touch each other. And whoso is not able to do so, should feed sixty poor people. This is so that you may truly believe in Allah and His Messenger. and these are limits prescribed by Allah;" (58:4-5) According to the Holy Prophet, charity by way of expiation is prescribed even for those who may invite others to play a game of chance.⁴

Other deserving persons should also share in benefits like inheritance and crop harvest. "And when *other* relations and orphans and the poor are present at the division of *heritage*, give them *something* therefrom and speak to them words of kindness." (4:9) "Eat of the fruit of each when it bears fruit, but pay His due on the day of harvest and exceed not the bounds. Surely, Allah does not love those who exceed the bounds." (6:142)

Muslims were urged to give alms whenever they consulted the Holy Prophet. "O ye who believe! when you consult the Messenger in private, give alms before your consultation. That is better for you and purer. But if you find not *anything to give*, then Allah is Most Forgiving, Merciful. Are you afraid of giving alms before your consultation? So, when you do not do so and Allah has been merciful to you, then observe Prayer and pay the Zakat and obey Allah and His Messenger. And Allah is well-aware of what you do." (58:13-4)

The Holy Prophet prescribed alms before offering Prayer at the time of Eid festivals. Sadqat-ul-Fitre is payable on the occasion of Eid after the month of fasting before going for the Prayer and must be paid for each member of the family, including newly

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born and the servants. This has to be equivalent to one Sa of barley, or one Sa of dates, or one Sa of raisins, or one Sa of cheese.³ Those who cannot afford are allowed to pay at half the rate. The Holy Prophet said, "It purifies the well off and Allah will give more than what a poor pays."⁵ One-third meat of the animal sacrificed on the occasion of Eid-ul-Adha is to be distributed among the poor.

Gifts should be exchanged among Muslim, as this would strengthen ties of love among them.³ According to Hadhrat A'isha, Allah's Apostle used to accept gifts and give something in return.³ Abu Hurairah relates, "Whenever a meal was brought to Allah's Apostle he would ask whether it was a gift or Sadaqah (charity). If he was told that it was Sadaqah, he would tell his companions to eat it, but if it was a gift, he would hurry to share it with them."³ "When you prepare broth put plenty of water in it and take care of your neighbors." "If a Muslim plants a tree, then whatever is eaten from it is charity on his part and whatever is stolen is charity and whatever is subtracted from it is charity."⁴ Another version is: "If a Muslim plants a tree or sows a field and men and beasts and birds eat from it, all is charity on his part."⁷

The Holy Prophet, in reply to a question: "What is the most meritorious act?" said, "Faith in Allah and striving in His cause." When again asked the freeing of which slave was the best. He said, "Of that one whom the master likes best and whose value is highest. In case one could not do that, then help someone with his work, or make something for someone who is not able to make it himself. Even if that is not possible, restrain thyself from doing harm to any one for that is charity towards thyself." "Charity is due from every limb of a person on every day on which the sun rises. Doing justice between two persons is charity, to help a person ride his mount or to place his baggage on it is charity, a good word is charity, every step taken to participate in Prayer is charity, removing anything from a path which occasions inconvenience is charity." "Enjoining good is charity, forbidding evil is charity, consorting with your wife is charity." "When a person spends on his wife and children hoping for a reward, it is counted as charity on his part."³ "Do not disdain doing the least good, even greeting your

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brother with a cheerful face.” “Refraining from causing harm is a charity.”⁴ Charity also includes, “Guiding a lost person, walking with a blind, and providing water to others with your bucket.” “A person consoling an afflicted one will also be rewarded.”⁷ “Imparting knowledge is a charity.”⁶ “Every good thing is a charity.”⁵

Hadhrat Umar used to pray, “O Allah, we have no power except that we are happy with those things whose love you have inspired in us. O Allah, I beseech you to enable me to spend wealth for proper purposes.”³

Means for Charity

Charity has to be out of permissible means only. The Holy Prophet said, “There is no charity except out of permissible means.”⁶

A Warning to Muslims

Muslims have also been warned against being niggardly and ignoring the exhortation to spend. It is in the Quran, “The life of *this* world is but a sport and a pastime and if you believe and be righteous, He **will** give you rewards, and will not ask for your possessions. If He ask them of you, and press you, you would be niggardly, and He will bring to light your malice. Behold, you are those who are called upon to spend in the Way of Allah; but of you there are some who are niggardly. And whoso is niggardly, is niggardly only against his own soul. And Allah is Self-Sufficient, and it is you that are needy. And if you turn your backs, He will bring in your stead a people other than you, then they will not be like you.” (47:37-9) It is characteristic of a disbeliever to give a little, and that too grudgingly. (53:34-5) Niggardliness and hoarding are also condemned in many verses of the Quran; (3:181, 9:34)

The Holy Prophet said, “Spend, and do not calculate or otherwise Allah would also calculate in your case.” “Spend according to your means; and do not hoard, for Allah will withhold from you.”³ “The trial of my people will be through wealth.”⁷

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Zakat-A Compulsory Levy

Zakat is nothing but a specific formalized form of charity. Islam has made it a compulsory levy, making it not only an important part of its economic teachings but also one of the basic principles of faith.

Zakat in Earlier Religions

The payment of Zakat was also prescribed by Allah in earlier religions. Allah says in the Quran, "O children of Israel! remember My favor which I bestowed upon you ... And observe Prayer and pay Zakat, and bow down with those who bow." (2:41,44) This is also mentioned in the Bible, "And six years thou shalt sow thy land, and shalt gather in the fruits thereof; But the seventh year thou shalt let it rest and be still; that the poor of thy people may eat; and what they leave the beasts of the field shall eat. In like manner thou shalt deal with thy vine-yard, and thy olive-yard." (Exodus 23:10-1) "Sell that ye have, and, give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth." (Luke 12:33)

Its Importance

Islam attaches so much importance to the Zakat that it constitutes one of the five pillars of Islam and Allah has mentioned it along with Prayer as many as thirty two times in the Quran. (2:44,84,111,178,278,4:78,163,5:13,56,7:157,...) Important verses are; "These are the verses of the Quran and of an illuminating Book. A guidance and good tidings to those who would believe. Who observe Prayer and pay the Zakat and have firm faith in the Hereafter." (27:2-4, 31:2-5) "Surely, those who believe and do good deeds and observe Prayer and pay the Zakat shall have their reward from their Lord and no fear *shall come* on them nor shall they grieve." (2:278) "And observe Prayer and pay the Zakat and whatever good you send on before you for yourselves, you shall find it with Allah; surely, Allah sees all that you do." (2:111) "And the believers, men and women, are friends of one another. They

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enjoin good and forbid evil and observe Prayer and pay the Zakat and obey Allah and His Messenger. It is these on whom Allah will have mercy. Surely, Allah is Mighty, Wise.” (9:71) “And they were not commanded but to serve Allah, being sincere to Him in obedience and being upright, and to observe Prayer and pay the Zakat. And that is the religion of the people of the right path.” (98:6) “But whatever you give in Zakat seeking the favor of Allah-it is these who will increase *their wealth* manifold.” (30:40)

Ibn Abbas reports, “When the Quranic verse against those who hoard gold and silver (9:34) was revealed some Muslims were perturbed. Hadhrat Umar promised to ease their care and went to the Holy Prophet and informed him about their worry. The Holy Prophet said, ‘Allah has made Zakat obligatory simply to purify your remaining property, and He made inheritance obligatory that it may come to those who survive you.’ Hadhrat Umar praised Allah and the Holy Prophet said, ‘Let me inform you that the best a man hoards; it is a virtuous woman who pleases when he looks at her, obeys him when he gives her a command, and guards his interests when he is away from her.’”⁵

There is a severe warning for those who may fail to discharge their Zakat obligations. It is in the Quran: “And woe to the idolaters, Who gave not the Zakat and they it is who deny the Hereafter.” (41:7-8) Non-payment of the Zakat thus reflects denial of the Hereafter.

The Holy Prophet said, “Allah bestowed wealth on a man but he did not pay Zakat. His wealth will be brought to him in the form of a bald serpent with two dots on its head. On the Day of Judgment, this will be his garland and the serpent will bite him on his jaws and say: “I am your wealth.”³ Muslims cannot give up the Zakat with impunity, as the Holy Prophet has said, “When a people do not pay the Zakat, Allah withholds rains from them and might have totally denied it, but for the animals.”⁶

The Quranic Guidance

Allah directs in the Quran: “Take alms out of their wealth, so that thou mayest cleanse them and purify them thereby, And pray

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for them; thy prayer is indeed a source of tranquility for them. And Allah is All-Hearing, All-Knowing. Know they not that Allah is He Who accepts repentance from His servants and takes alms, and that Allah is He Who is Oft-Returning *with compassion, and is Merciful.*" (9:103-4) "So recite of it what is easy *for you*, and observe Prayer, and pay Zakat, and lend to Allah a goodly loan." (73:21) In the verse 9:103, the purpose of Zakat has been mentioned to "cleanse and purify." The two Arabic words used are "*totahirhum*" and "*tuzakkehim*" and in the translation they have been used more or less as inter-changeable words. This does not bring out the true significance of the latter word "*tuzakkehim*". Allah has certainly deliberately used this word to supplement the cleansing aspect of Zakat and it connotes purification, which leads to an increase. In other words, the Zakat not only cleanses wealth but also increases it. This is also supported by another verse already quoted in relation to interest which says, "...: but whatever you give in Zakat seeking the favor of Allah-it is these who will increase *their wealth* manifold." (30:40) How expenditure leads to greater wealth has been the basis of Kenyesian revolution in economics in the thirties of the twentieth century, as pointed out earlier. The Quran says, "And in their wealth was a share for one who asked for help and *for one who could not.*" (51:20) "And those in whose wealth is a recognized right. For one who *asks for help and for one* who does not." (70:25-6) "By men, whom neither merchandize nor traffic diverts from the remembrance of Allah and the observance of Prayer and the giving of the Zakat. They fear a day in which hearts and eyes will be agitated." (24:38) As to its use, the Quran has indicated the following: "The alms are for the poor and the needy, and for those employed in connection therewith, and for those whose hearts are to be reconciled, and for the *freeing of slaves*, and for those in debt, and for the cause of Allah, and for the wayfarers-an ordinance from Allah. And Allah is All-Knowing, Wise." (9:60))

Codification by the Holy Prophet

The Holy Prophet formalized and codified the Zakat system.

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The Holy Prophet summed up the importance of the Zakat and its rationale when he gave parting instructions to Mu'adh bin Jabal when he sent him to Yemen as the collector. He said, "You are going to the people of a Book. First of all, invite them to worship Allah and when they come to know Allah, inform them that Allah has enjoined on them, five prayers in every day and night; and if they start offering these prayers, inform them that Allah has enjoined on them the Zakat, and it is to be taken from the rich amongst them and given to the poor amongst them; and if they obey you in that, take the Zakat from them and avoid the best property of the people as Zakat. Beware of the plaint of the wronged, as there is no barrier between the plaint of the wronged and Allah."³

Abu Hurairah relates the Holy Prophet said, "A person having gold or silver who does not pay the Zakat due on it should know that on the Day of Judgment his gold and silver will be melted into slabs which will then be heated in the fire of Hell and his side and forehead and back will be branded therewith. When the slabs will become cool, they will be heated up again and the branding will be continued during the day the extent of which will be equal to fifty thousand years till the people will have been judged and will be shown their way to Paradise or to the Fire. He was asked: "Messenger of Allah, what about camels?" He answered; "In the same way the owner of camels who does not discharge what is due in respect of them (and what is due includes their milk on the day they are taken to water) will be thrown on his face in a wide level plain on the Day of Judgment to be trampled upon by the camels. These camels will be strong and fat and not one of them will be missing. They will trample him under their feet and will tear him apart with their teeth. When the last of them will have passed over him, the first of them will begin the process over again through a day the extent of which will be equal to fifty thousand years till all men have been judged and he will be shown his way to Paradise or to the Fire.' Then he was asked, "Messenger of Allah, what about cows and goats?" He answered. "The same will be the case of one who owns cows and goats and does not discharge his obligation in respect of them. On the Day of Judgment he will be thrown on his face in a wide level plain when none of the animals

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will be missing and none will be without horns. They will gore him with their horns and will trample him under their feet and when one side has finished the other side will begin, throughout a day the extent of which will be equal to fifty thousand years, till all men have been judged and he will be shown his way to Paradise or the Fire." He was asked: "What about horses?" The Holy Prophet said, "Horses may be divided into three groups; those that are a burden for their owner, those that are a screen for him and those that make their owner worthy of reward. As to those who are a burden for their owner, they are the ones who are reared for show or for pride or for causing injury to Muslims. They will be a cause of torment for their owner. The ones that are a screen for the owner are those that are reared by him for the cause of Allah and does not forget that which is due to Allah in respect of their backs and necks. They are his screen. Those that make their owner worthy of reward are the ones that are reared in meadows and gardens for being used in the cause of Allah by Muslims. Whatever they eat from these meadows and gardens is written down as good works of their owner, so much so that even their dropping and their urine counts for an equal number of good works for him. Every rope that is used up in their jumping and every height from which they jump and every hoof mark that they make counts for an equal number of good works for him. When their owner leads them through a stream and they drink from it, whether their owner intended them to do so or not, every mouthful that they drink counts as good works for him." He was asked, "Messenger of Allah, what about donkeys?" He answered: "No specific direction has been revealed to me with regard to donkeys, but the following peerless verse is comprehensive; "Those whoso will have done the smallest particle of good will see it, And whoso will have done the smallest particle of ill will see it." (99:8-9)

A woman came to see the Holy Prophet accompanied by her daughter. Her daughter was wearing two thick gold bangles. The Holy Prophet asked her, "Do you pay the Zakat?" She replied in the negative. The Holy Prophet said, "Will you be pleased that Allah may put two armlets made of fire on you on the Day of Resurrection?" She at once removed those armlets and threw

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them towards the Holy Prophet saying, "They are for Allah, Mighty and Glorious, and His Messenger."⁵ Hadhrat A'isha relates, "The Holy Prophet came and saw silver bracelets on my arms. He said, "What is this A'isha?" I said: "I have worn them so that I may embellish myself for you. O Prophet of Allah." He said, "Do you pay the Zakat on them?" I said: "No, except that Allah so wills." Then he said, "This is sufficient to take you to the Fire."⁴

The Holy Prophet said, "Any one who pays the Zakat for reward will be rewarded. Whoso refuses to pay the Zakat we will take the Zakat from him and also half of his camels. This is one of those things which have been prescribed by our Lord and there is no share in it for the family of Muhammad." A person approached the Holy Prophet saying, "It is probable that I might be killed for a Zakat goat or its child after you." The Holy Prophet said, "Had this Zakat not been for the poor Migrants, I would not have collected it from you."⁸

The Objective of Zakat

The basic purpose of the Zakat is, "To take wealth from the rich and give it to the poor,"³ so that it, "Purifies their wealth." The very term "Zakat" is derived from the word "Zaka" which means pure or to make pure. The Holy Prophet said, "Let no one imagine that his wealth or standing or power is the result merely of his own efforts or enterprise. That is not so. Your power, position and wealth are all earned through the poor."⁷ The Zakat is thus a person's obligation to society in general and to the poor in particular.

The Scope of Zakat

The assets liable for payment of the Zakat are essentially those, which are not in personal use of the owner but are for business or are held as wealth. The most important aspect of these assets, which makes the levy unique, is that they should have been held for one year. Hadhrat A'isha relates: "I heard the Holy Prophet saying, "There is no Zakat on "mal" (wealth) until a year passes on it."⁷ Moreover, there is a threshold (or a minimum exemption)

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fixed for each asset liable for the Zakat (called Nisab) and there is no consideration as to who holds it.

According to the Holy Prophet, "No sadaqah (Zakat) is payable on less than five wasqs of dates or grain, or on less than five camel-heads and on less than five auqiyas of silver."³ Samura bin Jundub reported: "The Prophet used to instruct us to pay sadaqah on the merchandise we had for sale (stock in trade)."⁵ "I have forgiven the sadaqah on horses and on slaves. Then bring sadaqah on dirhems at the rate of one dirhem for every forty. But nothing is payable on one hundred and ninety dirhems. And when it reaches two hundred dirhems then five dirhems shall be payable."³ Umm Salma relates, "I used to wear anklets of gold. I asked: "Allah's Messenger! is it "kanz" (treasure or hoarding)?" He said, "Whatever reaches the limit of the Zakat, and it is paid on it, is not "kanz."⁵ The Holy Prophet explained the rationale for the exemption of horses when, in answering a question regarding the Zakat on horses by Marthad bin Rabiyya, he said, "No, unless they are for trade."¹⁴ Hadhrat Ali said, "The Messenger of Allah exempted "*awamil*" (cultivating cattle) and goats which were found in town. But when they were pastured Zakat becomes obligatory on them."²³

It is significant that the Zakat is charged on the assets so liable and no allowance is made for the overall economic position of the assessee. Even orphans are supposed to pay the Zakat, if due.

The Zakat is also payable on agricultural produce and the rates differ according to the source of irrigation. This is popularly known as "Ushr", meaning one tenth.

The Rate of Zakat

There are detailed instructions in regard to the rate of the Zakat for animals kept for business (*Sawaim*). Mu'adh bin Jabal reported that when Allah's Messenger despatched me to collect Zakat from the people of Yemen, he commanded me that I should take a calf of a year old for every thirty cows. They presented to me that I should take out of forty or fifty, and between sixty and seventy and between eighty and ninety. But I refused till I asked Allah's Messenger about it. So I came and informed the Holy Prophet.

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Thereupon, he commanded me that I should take one calf of a year old for every thirty cows, a cow in its third year for every forty cows and two calves a year old for every one hundred and ten cows and three cows in their third year or four calves a year old for every one hundred and twenty cows. Allah's Messenger commanded me not to take what was between that. He also commanded me that I should levy a dirhem on every adult or the provision equivalent to it. And he commanded that I should collect a cow in its third year for every forty cows and a male or female calf for every thirty cows. And he commanded me to take a tenth on lands watered by rain and a twentieth on what is watered by buckets (Persian wheel).³

Salim reported on the authority of his father that Allah's Messenger wrote a letter pertaining to sadaqah, but did not despatch it to his governors till he passed away. Then he conjoined it with his sword and Abu Bakr executed it till he also passed away. Subsequently, Umar implemented it till he too passed away. It contained the following instructions: One goat shall be charged on five camels; two goats on ten camels; three goats on fifteen camels; four goats on twenty camels; one "Bint-Makhad" (a she camel in her second year) on twenty five to thirty five camels. And if it exceeds by one, one "Hiqqa" (a she camel in her fourth year) shall be charged upto sixty camels. And if it exceeds by one, one "Jadh" (a she camel in her fifth year) will be payable up to seventy five camels. And if it exceeds by one, two "Bint-Labun" (a female in the third year) shall be charged upto ninety camels. And if it exceeds by one, two "Hiqqas" shall be payable upto one hundred and twenty camels. And if the camels are in excess of one hundred and twenty, then one "Hiqqa" on every fifty camels, and one "Bint-Labun" on every forty camels. And for goats; on every forty goats, one goat till it reaches one hundred and twenty. And if it exceeds by one, then two goats till two hundred goats. And if it exceeds by one, over two hundred goats, then three goats upto three hundred. And if the flock is larger than this, then one goat will be payable on every hundred goats. And nothing shall be charged until it is one hundred.⁶

The Holy Prophet said, "I have exempted horses and slaves

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from the Zakat. Pay the Zakat on silver at the rate of one dirhem for forty dirhems. I do not want the Zakat on one hundred and ninety dirhems but when it reaches two hundred, there is the charge of five dirhems.”⁷

The Successors’ Interpretation

The basic scope of the assets subject to the Zakat was delineated by the Holy Prophet and this continued to guide his Successors. However, some minor changes were made to widen its scope, but conforming to the spirit of the levy.

Thumama bin Abdullah bin Anas reported that Anas told him that Hadhrat Abu Bakr wrote for him, as he dispatched him to Yemen: “In the name of Allah, the Most Merciful, the Most Beneficent; This is the ordinance regarding sadaqah that Allah’s Messenger has enjoined upon Muslims, and that Allah commanded to His Messenger. So whoever from amongst the Muslims is asked according to the details should pay that. And whoever is demanded to pay over and above this, should not pay; On every twenty four camels or less, there is one goat for every five camels, and from twenty five to thirty five there is one-year old she-camel, “Bint-Makhad”, as the number reaches thirty six, there is one two-year old she camel, “Bint-Labun”, upto forty five camels, for forty six there is one four-year old she-camel, “Hiqqa”, capable of having copulation with the camel, upto sixty; as the number reaches sixty one, there is one five-year old she-camel, “Jadh” upto seventy five; as the number is seventy six, there are two “Bint-Labuns” upto to ninety; as the number reaches ninety one, there are two “Hiqqas” upto one hundred and twenty; and as the number exceeds one hundred and twenty, there is for every forty camels one “Bint-Labun”, and for every fifty camels one “Hiqqa”. If a person does not possess more than five camels, he has to pay no sadaqah on them except that the owner likes to pay (voluntarily). When there are five camels there is one goat for them. The Zakat of pasturing goats, as their number reaches forty, is one goat upto one hundred and twenty; and if it exceeds one hundred and twenty, it is two goats upto two hundred; and as the number exceeds two

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hundred, it is three goats upto three hundred; and as the number exceeds three hundred, it is one goat for every hundred goats. But if the pasturing goats of a man fall short of forty, even by one goat, there is no sadaqah on them save that the owner likes to pay (voluntarily); and in silver is one fortieth. But if it is but only one hundred and ninety (dirhems), there is no Zakat, save that its owner likes to pay (voluntarily)." He also instructed Anas, "If a person owes a one-year old she-camel, but does not have one then a two-year she-camel will be accepted, but the collector will compensate either with twenty dirhems or two goats. In case a two-year old he-camel was offered, there was to be no such refund."³ This placed a she-camel at a premium over a he-camel.

The Holy Prophet had exempted horses and slaves. The former were mostly for personal use. In fact, in Arabia the camel was more important, as an indigenous animal, apt for local conditions as the ship of desert, than the horse, which was alien. Horse breeding was, therefore, no business in Arabia. It, however, gained importance after the conquest of other lands, especially Syria. It was, in fact, the people of that country who raised the issue by offering to pay the Zakat on horses and slaves. Hadhrat Umar's initial reaction was to stick to the practice of the Holy Prophet and Hadhrat Abu Bakr, but he thought it better to consult other leading Companions. After discussion with them, Hadhrat Ali being one of them, he came round to imposing the Zakat on horses and slaves.²⁷ The rate charged was one dinar or ten dirhems per horse and slave. The payment was to be made in cash. However, a horse was provided with ten garibs and a slave two garibs a month by way of their maintenance. Hadhrat Uthman was indifferent to the payment of the Zakat on horses. He neither enforced it nor refused it. In the latter case, he would arrange to provide fodder for the horse out of the payment of the Zakat and the rate was the same as was fixed by Hadhrat Umar.²⁷ Hadhrat Ali, however, abolished the Zakat on horses, as he wanted to encourage their breeding, in view of their military importance.¹⁸ In fact, Hadhrat Ali's initial advice to Hadhrat Umar in this regard was subject to the proviso that this should not become a permanent feature. The Holy Prophet had exempted slaves, as they were essentially for personal ser-

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vice of the owner. Hadhrat Umar would take into account for Zakat purposes slaves and clothes held for business.²⁷

Hadhrat Umar imposed Zakat on bows meant for sale and treated skins. Hadhrat Umar once passed by Hamas and said, "O ye Hamas, pay Zakat on your wealth." He said, "I have nothing but bows and treated skins." Hadhrat Umar said, "Evaluate their price and pay the Zakat accordingly." For purposes of levying the Zakat, he would even count even lambs, even so young to be carried in the lap or on the shoulders, but would not accept them for payment. His argument was, "Do not you leave for it, its nursing mother, a goat reared in house, or meant for meat or pregnant and rams for breeding?"²³

At the time of giving State stipend, Hadhrat Umar used to work out the value of traders' stocks and deduct the Zakat accordingly.²⁷ In reckoning the nisab of the Sawaim, Hadhrat Umar ordered that the blind, the emaciated, the young, the sick, the lame, etc. be treated like the sound ones. These animals, anyhow, were not accepted in payment of the Zakat. When complained to Hadhrat Umar, he said, "The collector was to count them in reckoning the nisab, but not to receive them in payment, just as he was not to take as Zakat the Sawaim that were nursing their young, those fattened for flesh, the pregnant, and the rams of sheep. This was in order to strike a happy balance."¹⁹

Instructions issued by Hadhrat Umar to his officials on this subject were: "In the name of Allah, the Merciful. This letter is about Zakat. On camels from five to twenty four, one goat is Zakat premium; for twenty-five to thirty-five camels, a two-year-old camel (Bint-Mukhadh), if that is not available with the payer, a three-year-old kid (Ibn-Labun), from thirty six to forty five, a female camel colt in her third year (Bint-Labun); from forty six to sixty, a female camel; colt in her fourth year (Hiqqa); from sixty one to seventy five, a female camel colt in her fifth year (Jadh); from seventy six to ninety, two "Bint-Labun"; from ninety one to two hundred and twenty, two "Hiqqas"; above two hundred and twenty, one "Bint-Labun" for each forty and one young camel for each fifty. On goats, the Zakat will be one goat for forty to one hundred and twenty goats, for one hundred and twenty goats to

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two hundred goats, two goats; for two hundred to three hundred goats, three goats; and above it, one goat for each hundred.²³

Loans deserve to be mentioned separately in view of their importance then, as much as now. The Holy Prophet did not charge Zakat on animals which were under lien on account of loan.²⁷ Some one asked Hadhrat Umar: "O Leader of the Believers, as the time for payment of the Zakat approaches should I immediately pay the Zakat and then spend on my family and pay debt?" He said, "Do not be in such a haste. First work out the debt due from you and to you and then pay the Zakat, as it may be due."²⁷ Hadhrat Uthman said, "This is the month of Zakat, if you owe any thing just pay it off and pay the Zakat on the remaining wealth."²⁹ As for the loans extended to others, Hadhrat Umar said, "As the time for payment of the Zakat approaches, calculate your loans and stocks in trade and add them up for payment of the Zakat." Hadhrat Uthman said, "Zakat is due on loans payable to you on demand and also on those which you defer to well off out of modesty or mutual goodwill."²⁷

It is significant that, when Arabia was struck by a severe drought and famine, Hadhrat Umar suspended the collection of the Zakat from the rich and exempted the poor wholly in that particular year. Subsequently when the Zakat was collected for two years, half of it was used for local needs and the rest was remitted to the center.¹⁸

Modes of Compliance

The Holy Prophet said, "A person will taste belief who, among other things, pays the Zakat willingly every year. For that, he would not offer old, sick and the lowest quality but average wealth. Allah does not want to take your best wealth, nor He orders you to give the worst."²⁵ There are clear instructions for both the payer and the collector of the Zakat to ensure proper compliance by the assessee and to avoid any unfair demand by the collector. The Holy Prophet said, "A small caravan will come to whom people would not like, as they would claim their wealth. As it comes,

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welcome them and present your wealth liable to the Zakat to them and let not any thing stand between you. If they are just, it will be good for them and if they do otherwise, they will have to face the consequence. You better satisfy them, their satisfaction is your full payment of the Zakat. The collector should pray for you.”⁵ The collector of the Zakat, and for that matter any official, is not permitted to accept any gift.³ “If I appoint any one as an official, you should not conceal any thing from him, be that as small as a needle, as this amounts to embezzlement. This will have to be produced on the Day of Resurrection.”⁴ “An honest Zakat collector is like the one who strives in the cause of Allah.”⁵ “The collector, who exceeds the limit in collecting it, is like the one who refuses to pay.”⁷ “A Zakat collector, who takes more than what is due, will not enter Paradise.”⁵ Bashir bin Khasasia reports: “We submitted to the Holy Prophet that Zakat collectors are unfair to us. In that case may we conceal our wealth?” The Holy Prophet said, “No.”⁵ “The decrepit and defective cattle will not be accepted in sadaqah.” One of the Holy Prophet’s instructions to Mu’adh bin Jabal was not to take the best part of the wealth of the assesses as Zakat.³ Zuhri said, “When the tax collector used to come, he would divide the entire wealth into three parts; substandard, average, and superior. Then he would receive sadaqah from the average part.”¹⁸ Old and lean goats should not be given, nor the collector should insist upon a he-goat. Separate herds (belonging to two or more owners) should not be mixed together in order to evade the Zakat, nor one herd should be divided into portions (of bogus owners) to evade the Zakat. Two partners should distribute the Zakat among themselves.³ The Holy Prophet said, “There is to be no collecting of the Zakat from a distance, nor must people who own property remove it far away, and their Zakats are to be received in their dwellings.”⁵ Once Hadhrat Umar saw a milch goat with abundant milk among the goats and enquired about it. He was told that it was a Zakat goat. On this he said, “I do not think its owner would have willingly offered her. Do not create a trial for people and do not deprive them of their means of livelihood.”⁹

In those days agricultural produce, especially dates, was estimated and dealt with even before harvest. The Holy Prophet re-

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formed this practice by indicating the time of estimation. However, an element of uncertainty could not be totally ruled out. For purposes of levying Ushr, the Holy Prophet thus directed the assessors to take two third of the estimate and leave one third. If the concession could not be one third, it should at least be one fourth.⁵

There was a special treatment for ladies ornaments. The Holy Prophet said, "O ye ladies! pay the Zakat on your wealth and this may be from your ornaments, because most of you will be in Hell on the Day of Judgment."⁷ This was interpreted by Anas to mean that it was enough to lend the ornaments to the poor. Ibn Umar did not pay the Zakat on ornaments in use of his family and maidservants.⁹

Uses of Zakat

The use of Zakat funds has also been prescribed in the Quran, as mentioned above. The question is how to define the scope of the classes in the Quran. The Arabic word "*faqir*" signifies one who has what is barely sufficient, whereas "*miskin*" stands for those who possess absolutely nothing and are destitute, as a result of which they are rendered motionless and become humble and low in humiliation. They have the ability to work and are willing to do so but lack means. The Holy Prophet has defined "*miskin*" as, "He who does not get enough to satisfy him, and he is not considered so, so that charity may be given to him, and he does not beg anything from the people."³ The words, "Whose hearts are to be reconciled," mean those new converts to Islam who are cut off from their former society and need monetary help to enable them to be on their own or those who are studying Islam and should be facilitated in the process. The expression, "For those in debt," refers to those who are genuinely unable to pay off their debt. "For the cause of Allah," implies every good and pious work commanded by Allah. The wayfarers will be those who may be stranded on a journey, or those who travel in search of knowledge or for promoting social relations.

The Holy Prophet said, "Sadaqah is not for the rich person nor for the one who is strong and has a sound physique."⁷ "Sadaqah is not lawful for a healthy person save in five cases; One who fights

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in the cause of Allah, its collector, the debtor, a person who purchased the sadaqah from his property and a person whose needy neighbor was given something in charity and who, in turn, sends it to the wealthy person as a gift.”⁵ Two persons came to see the Holy Prophet and found him distributing alms. They also asked for a share. The Holy Prophet looked at them, lowered his eyes and said, “If you wish I can give you something but in this wealth there is no share for those who are self-sufficient or are strong enough to earn their living.”⁵ The Holy Prophet specifically excluded himself and his family from the use of sadaqah, alms or charity. Once his grandson Hassan, son of his daughter and Hadhrat Ali, picked up a date from the heap of sadaqah dates and began eating. The Holy Prophet physically forced him to throw up the date and said, “Do not you know that we do not eat sadaqah and Zakat?” He said, “If I find a date on bed in my house and feel like eating it, I refrain myself, lest it should of Sadaqah. I just throw it away.”³ Not only the Holy Prophet forbade the use of charity by his family members, but would not appoint them as Zakat collectors, even if they asked for it. He helped them out of war spoils. He did not even allow a freed slave of his to accept this appointment, even though it was offered to him. He counted him as a member of his family.¹⁷

The Zakat was collected and distributed through the State. However, direct payments to the deserving was also allowed in some deserving cases. When the Holy Prophet urged ladies to pay the Zakat, Zainab, wife of Abdullah enquired from the Holy Prophet, “Will my Zakat be paid, if I give it to my husband, who is poor, and to the orphans of my brother on whom I have to spend in any case?” The Holy Prophet said, “Yes, your Zakat will thus be paid.” Zainab was an expert craftswoman and supported the family.⁶ Such a use of the Zakat help maintain the dignity and self-respect of the recipient.

A Unique Levy

The Zakat is not an ordinary tax but is unique in many respects for which there has been no parallel in the whole history of taxation. It is, in fact, a tax on hoarding, as it is basically applicable

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to wealth withheld and remaining idle for one year. It is also an effective means of ensuring circulation of wealth for the benefit of the poor, as its uses have been prescribed by Allah Himself. Thus it is in the nature of earmarked funds, insulated from the general budget, thereby ensuring that the poor and the needy will always be provided for. The levy is proportional and not progressive and the rate is quite moderate. This has to be paid by every one who is liable on the basis of wealth and this includes young-even orphans and old, male and female, etc. Hadhrat A'isha used to pay the Zakat on the wealth of the orphans in her charge and invest it in trade.⁹

The System of Inheritance

The compulsory levy of the Zakat and the vast scope for voluntary charity make a very tall order. This could leave the heirs of zealous Muslims, particularly those with meager means, with little or nothing. Islam has taken care of this important aspect also by making Muslims leave something for their heirs lest they become destitute. This is precisely how the Holy Prophet put it when he set a limit on Will. In some cases, he even annulled the Will if it did not leave anything or inadequate for the heirs to subsist on.

The Approach before Islam

Islam introduced a system of inheritance, which was quite revolutionary in the prevailing conditions. Prior to the advent of Islam, there was a bewildering variety of practices. According to the Bible, "And thou shalt speak unto the children of Israel, saying, 'If a man die, and have no son, then ye shall cause his inheritance to pass unto his daughter. And if he have no daughter, then ye shall give his inheritance unto his brethren. If his father have no brethren, then ye shall give his inheritance unto his father's brethren. And if his father have no brethren, then ye shall give his inheritance unto his kinsman that is next to him of his family, and he shall possess it; and it shall be unto to the children of Israel a statute of judgment, and the Lord commanded Moses.'" (Numbers 27:8-11)

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In Arabia, there was no standard practice and it varied from tribe to tribe, as a time-hallowed tradition. In some tribes, there was the communal system of property and only males were the members. In others, all property went to the eldest son depriving all other members of the family. In case of there being no son, the brother of the deceased inherited all property. In some tribes, the inheritance was equally divided among the male members of the family-sons and brothers who were capable of fighting. This excluded the infirm, the aged and the young males. Yet others, distributed the inheritance according to the covenant, not necessarily among the relatives, to share in loans, ransom and revenge for killing. Thus only the survivors stood to gain. At times, an adopted son would inherit property, in the absence of real sons. Even in their presence, he too was entitled to a share. In any case, women counted no where. In fact, all pre-Islamic systems of inheritance were basically determined by accidents of birth or death. Islam liberated it from this inequitable constraint. In stead, it has related it to the closeness of the heir to the deceased, signifying the obligation of the deceased to take care of the heirs, as much after death as in life. The Holy Prophet did not disturb the distribution of inheritance made in the pre-Islamic period, in accordance with the prevailing custom, and applied the Islamic principles to new distributions.⁹ Even in early days of Islam, before the new system of inheritance was revealed, the bequest would go to children and a will had to be made in favor of parents.³

The Islamic System

How the bequest is distributed among the heirs has far reaching implications for the diffusion of wealth. Islam teaches wide diffusion of wealth and this is ensured through its system of inheritance, which has been prescribed by Allah Himself. In this, even non-heirs relatives and poor, present at the time of distribution, are also urged to be given something, though on a voluntary basis. (4:9) It is significant that the system applies to all properties regardless of their size, big or small. The Quranic instruction is, "For men is a share of that which parents and near relations leave; and

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for women is a share of that which parents and near relations leave, whether it be little or much—a determined share. And when *other* relations and orphans and the poor are present at the division of *heritage*, give them *something* therefrom and speak to them words of kindness. And let those fear God who, if they should leave behind them their own weak offspring, would be anxious for them. Let them, therefore, fear Allah and let them say the right word. Surely, they who devour the property of orphans unjustly, only swallow fire into their bellies, and they shall burn in a blazing fire. Allah commands you concerning your children; a male shall have as much as the share of two females; but if there are females *only*, *numbering* more than two, then they shall have two-thirds of what the *deceased* leaves; and if there be one, she shall have the half. And his parents shall have each of them a sixth of the inheritance, if he have a child; but if he have no child and his parents be his heirs, then his mother shall have a third; and if he have brothers and sisters, then his mother shall have a sixth, after *the payment of* any bequests he may have bequeathed, or of debt. Your fathers and your children, you know not which of them is nearest to you in benefit. This fixing of *portions* is from Allah. Surely, Allah is All-Knowing, Wise. And you shall have half of that which your wives leave, if they have no child; but if they have a child, then you shall have a fourth of that which they leave, after *the payment of* any bequest they may have bequeathed or of debt. And they shall have a fourth of that which you leave, if you have no child; but if you have a child, then they shall have an eighth of that which you leave, after *the payment of* any bequest you may have bequeathed or of debt. And if there be a man or a woman whose heritage is to be divided and he *or she* has neither parent nor child, and he *or she* has a brother or a sister, then each of them shall have a sixth. But if they be more than that, then they shall be *equal* sharers in one-third, after *the payment of* any bequest, which may have been bequeathed or of debt, without prejudice to the debt. *This* is an injunction from Allah, and Allah is All-Knowing, Forbearing. These are the limits *set* by Allah; and whoso obeys Allah and His Messenger, He will make him enter Gardens through which streams flow; therein shall they abide; and that is a

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great triumph. And whoso disobeys Allah and His Messenger and transgresses His limits, He will make him enter into Fire; therein shall he abide; and he shall have an humiliating punishment.” (4:8-15) “They ask thee for instructions. Say, ‘Allah gives you *His* instructions concerning ‘Kalala’. If a man dies leaving no child and he has a sister, then she shall have half of what he leaves; and he shall inherit her if she has no child. But if there be two sisters, then they shall have two-thirds of what he leaves. And if *the heirs* be *brethren-both* men and women-then the male shall have as much as the portion of two females. Allah explains *this* to you lest you go astray, and Allah knows all things well.” (4:177)

The higher share of males than females is justified by the fact that in Islam males have been charged with the responsibility of providing for the whole family and females are not normally expected to go out and earn their living. “To every one We have appointed heirs to what the parents and relations leave, and *also* those with whom your oaths have ratified a contract. So give them their portion. Surely, Allah watches over all things. Men are guardians over women because Allah has made some of them excel others, and because they (men) spend of their wealth.” (4:34-5) Moreover, women get their share in the wealth of their parents as well as of their husbands, in addition to the stipulated dowry from their husbands to which they are entitled at the time of consummation.

Making A Will

According to the Quran, “It is prescribed for you, when death comes to any one of you, if he leave much wealth, *that he make* a will to parents and near relatives to act with fairness; it is an obligation on those who fear God. And he who alters it after he has heard it, the sin thereof shall surely lie on those who alter it. Surely, Allah is All-Hearing, All-Knowing. But whoso apprehends from a testa a partiality or a wrong, and makes peace between them (the parties affected), it shall be no sin for him. Surely, Allah is Most Forgiving, Merciful.” (2:181-3) “O ye who believe! the *right* evidence among you, when death presents itself to one of you, at the time of making a bequest, is of two just men from among you; or

of two others not from among you, if you are journeying in the land and the calamity of death befall you. You shall detain them both after Prayer *for giving evidence*; if you doubt, they shall both swear by Allah, *saying*, 'We take not in exchange for this any price, even though he be a near relation, and we conceal not the testimony *enjoined* by Allah; surely, in that case, we should be among the sinners.' But if it be discovered that the two *witnesses* are guilty of sin, then two others shall take their place from among those against whom the *former* two *witnesses*-who were in a better position *to give true evidence*-sinfully deposed, and the two *latter witnesses* shall swear by Allah, *saying*, 'Surely, our testimony is truer than the testimony of the *former* two, and we have not been unfair *in any way*; for then, indeed, we should be of the unjust.' Thus it is more likely that they will give evidence according to facts or that they will fear that other oaths will be taken after their oaths. And fear Allah and hearken. And Allah guides not the disobedient people." (5:107-9)

The Holy Prophet said, "If a Muslim has something that would entail testamentary direction, he should not let two nights pass without executing a written testament."³

In drawing up a Will, Muslims have been urged to be very careful so that it remains free from any kind of injustice. The Quranic injunctions on this aspect have been cited earlier. They even allow rectification of a defective Will. The Holy Prophet said, "A person performs good deeds for seventy years, but is unjust at the time of making a Will ultimately ends up in Hell. A person who acts to the contrary for that length of time, but is just in his Will, his end is good and he enters Paradise." "If a person makes his Will in accordance with Allah's Book, this will be an expiation for the charity he did not extend during his life time."⁶

There can be no Will in favor of a heir whose share has been prescribed by Allah. The Holy Prophet said, "Allah has fixed the share of each heir, so there can be no will in favor of a heir."⁷ Drawing up of a Will, inspite of the fact that the specific share of each heir has been prescribed by Allah Himself, is very significant. This may be meant for those whose share has not been specified by Allah.

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What is perhaps more important is the possibility that, if for some reason, the system of inheritance laid down by Allah is not enforced by law of the land then this should be made effective through the Will. This, in fact, is the current situation in many Western countries whose inheritance laws differ from Islam. There the Muslims can have their bequest distributed among their heirs in accordance with the Islamic system by writing a Will reflecting the Quranic order. There should be no difficulty on that count, as making a Will is quite common these days, particularly in the West where even animals are included in the Will.

Life Time Gift to Heirs

The possibility of the system being undermined by gifts by a person in his or her life-time to some heirs to the exclusion or detriment of others can not be ruled out. The Holy Prophet has specifically forbidden it. Nu'man ibn Bashir relates that his father took him to the Holy Prophet and said: "I have gifted one of my slaves to this son of mine." The Holy Prophet enquired; "Have you made a similar gift to every one of your children?" He said: "No;" whereupon the Holy Prophet said: "Then take the gift back." One version is: The Holy Prophet then said, "Be mindful of your obligation to Allah and do justice between your children." My father then returned and revoked his gift. Another version is that the Holy Prophet asked: "Bashir, have you other children beside this one?" He answered; "Yes." The Holy Prophet asked: "Have you made a gift like this to all of them?" He said, "No." The Holy Prophet said, "Do not make me a witness, for I will not be a witness to a wrong;" and he asked: "Would you desire that they should behave equally well towards you?" He said: "Certainly." The Holy Prophet said: "Then why do not you?"³ "Give equal treatment to your children. Give equal treatment to your sons."⁵ According to another report by Nu'man himself, the Holy Prophet enquired about his slave and he informed the Holy Prophet this was a slave given to him by his father. This made the Holy Prophet ask him whether his father had made a similar present to his other brothers. He replied in the negative. The Holy Prophet said, "You better return

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the slave.”⁵ This question becomes of paramount importance if a man takes more than one wife and they all have children. He is likely to lean more towards the last wife and her children.

An Elaborate System

The above guidelines provide the basic framework and, based on them, an elaborate system has been conceived which gives share in inheritance to a large number of family members and it works back and forth, i.e. children inheriting parents' property and vice versa, in case children die before their parents. Even surviving grand-parents have a share in case of death of parents. The Holy Prophet said, “Grand-mother has a share of one sixth, if mother does not stand between them.”⁵

The scope of heirs extends much beyond the immediate family and may cover, under various circumstances, nephews and others. The Holy Prophet said, “A nephew is part of the family.” “Distribute the inheritance among the entitled ones and what remains should go to other closer male relatives.”³ The heirs are divided into three broad categories, namely those whose share has been fixed in the Quran (legal inheritors), those whose share is not mentioned in the Quran but share whatever is left after payment to legal inheritors according to the Quran. They are mostly relatives on father's side. In the third category fall those relatives who inherit property of the deceased, if the relatives of the first two categories are not alive. In case of a person who leaves neither a descendant nor an ascendant, a maternal uncle becomes eligible and in his absence the property goes to the State. The Holy Prophet said, “And I am the heir of the person who has no heir-I inherit his property and liberate his captivity.”⁵ “A person who avoids giving a share in his inheritance to an eligible heir would not inherit Paradise on the Day of Judgment.”⁶ In view of its crucial importance, the Holy Prophet encouraged spreading knowledge about the system. He said, “Learn and teach the system of inheritance, because this is half of knowledge of the laws of faith. That knowledge will be lost and my followers will be the first to be deprived of it.”⁶ “Knowledge is in three things and the rest is secondary. They

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are the irrevocable fundamentals in the Book, established traditions (of the Holy Prophet) and laws of inheritance which ensure justice.”⁵ How the system evolved practically during the time of the Holy Prophet and the Righteous Successors has been discussed in the subsequent chapter.

It is obvious that, in case the system is properly implemented in its true spirit, no property can last longer than a couple of generations, depending upon the size of the property, the amount Willed for some noble cause, the number of heirs entitled to the bequest and the amount given to non-entitled relatives and poor on a voluntary basis at the time of distribution.

Economic Equality

Islam treats all men and women equal, regardless of sex, race, or color. At the same time, it recognizes the difference in their physical and mental capabilities and how they use them and rewards hard work. Allah has explained why the difference in faculties is necessary for proper working of society. There is, however, no room in Islam for head start on the strength of family wealth or contact and every person is expected to move up only by sheer dint of merit and hard work.

Economic equality has been a very catchy slogan and a whole system was developed on that basis. As was expected, and experience has now abundantly proved, there can be no absolute equality in economic terms. On the contrary, it would be grave injustice to treat unequals as equals. The real question, therefore, is the basis and the extent of economic inequality to be socially acceptable.

The rationale for inequality is given in the Quran, “Is it they who would distribute the mercy of Allah? It is We Who distribute among them their livelihood in the present life and We exalt some of them above others in degrees of rank, so that some of them may make others subservient to themselves. And the mercy of thy Lord is better than that which they amass.” (43:33) “Behold how We have exalted some of them over others in the present life; and surely the Hereafter shall be greater in degrees of rank and greater in excellence.” (17:22) “Have they a share in the King-

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dom? Then would they not give men *even so much as* the little hollow in the back of a date stone. Or do they envy men of what Allah has given them out of His bounty?" (4:54-5) "And Allah has favored some of you above others in worldly gifts. But those more favored will not restore *any part of* their *worldly* gifts to those whom their right hands possess, so that they may be equal *sharers* in them. Will they then deny the favor of Allah?" (16:72) "And He it is Who has made you successor *of others* on earth and has exalted some of you over others in degree *of rank*, that He may try you by that which He has given you. Surely, thy Lord is quick in punishment; and surely He is Most Forgiving, Merciful." (6:166) "Stretch not thy eyes towards what We have bestowed on some classes of them to enjoy for a short time and grieve not over them; and lower thy wing *of mercy* for the believers." (15:89) "And strain not thy eyes after what We have bestowed on some classes of them to enjoy *for a short time*-the splendor of the present world-that We may try them thereby. And the provision of thy Lord is better and more lasting. And enjoin Prayer on thy people and be constant therein. We ask thee not for provision; it is We that provide for thee. And the end is for righteousness." (20:132-3) "And covet not that whereby Allah has made some of you excel others. Men shall have a share of that which they have earned and women a share of that which they have earned. And ask Allah of His bounty. Surely, Allah has perfect knowledge of all things." (4:33)

Economic inequality is justified for the functioning of the world, but the basis has to be hard, honest labor and permissible means. No one is to be perpetually bound to any specific economic level and the sky is to be the limit for every body. The extreme ends of inequality have been controlled in Islam. At the lower end, the provision of basic needs by the State to every citizen sets the floor and thus frees him from the threat of starvation and squalor. Moreover, conditions have to be created to enable every one to attain his or her full potential.

Concentration of wealth

Honest and permissible earning of livelihood through a per-

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fectly competitive market, combined with the prohibition of lending on interest, diffusion of wealth through the inheritance system, payment of the Zakat and extensive voluntary charity would not allow concentration of wealth in a few hands. Nevertheless, the need to prevent such concentration has been duly recognized in Islam and has to be an important policy objective. The basic principle has been summed up in a Quranic verse; "Whatever Allah has given to His Messenger as spoils from the people of the towns is for Allah and for the Messenger and for the near of kin and the orphans and the needy and the wayfarer that it may not circulate among those of you who are rich. And whatsoever the Messenger gives you, take it; and whatsoever he forbids you, you abstain from that. And fear Allah; surely Allah is severe in retribution." (59:8) The basic objective of economic policies is thus to be that "wealth does not circulate among the rich only." This very concise formula has far reaching economic implications, which would make the present Western Economics stand on its head. It not only encourages concentration of wealth in the name of saving and investment, but promotes it in many other ways. A prime example is the old works of art which in no way help the dead painter, but yield immense capital gain to the rich, whether individuals or corporate bodies, who later hold and sell them.

Functions of the State

It may be emphasized at the very outset that the assumption of some functions by the State does not mean that the individual is absolved of his obligations. In Islam, the State and the individual supplement each other thereby making the safety net of social welfare more effective, foolproof and respectable. For instance, the State is expected to take care of the basic needs of every citizen, but the individual is also urged to ensure that nobody in his neighborhood sleeps on empty stomach.²⁸ This need not be for want of means, but may be due to a variety of other reasons such as death in the family. The bereaved family, overwhelmed by grief, often goes without food and must be fed by others. Islam makes it incumbent on the neighbor to feed them for at least three days.

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Between neighbors such an arrangement would be more convenient, discreet and respectable. Similarly, it would be a source of great solace and comfort to the sick, if his relatives and friends enquire after his health and give him company meeting his many emotional needs than being perfunctorily attended to by the State health care or welfare staff. Combining the two would certainly meet the physical as well as emotional needs of that person in a much better manner.

Like the individual, the State is expected to reflect the basic attributes of Allah. These are; Lordship (*Rabubiyyat*), Graciousness (*Rehmaniyyat*), Mercy (*Rahemiyyat*) and Master of the Day of Judgment (*Malkiyyat*).

The concept of *Rabubiyyat* has been explained in depth in the previous chapter. It becomes all the more clear in the Quranic supplication for the parents, "My Lord, have mercy on them even as they nourished me in my childhood." (17:25) The nourishment of children by parents is not only physical, but also intellectual and spiritual. So is the role of the State. It is required to ensure, by providing proper environment and resources, if the latter is lacking, that every individual is enabled to attain his or her full potential for development. This leads to other two attributes, which have also been dealt with in the preceding chapter. The first of these demands that the State provide certain services without which life can not be sustained, such as potable water, clean environment, etc. and also those without which the idea of a civilized society is inconceivable, like internal and external security, law and order and justice.

The Islamic concept of an ideal society, in which no body should be without water, food, clothing and shelter, has been spelt out in a Quranic verse quoted above. (20:119-20) Since without education, on which Islam has laid the greatest emphasis, none can hope to attain the highest intellectual level, its free provision upto a level, which may be described as functional literacy, is also a primary responsibility of the State and this has to be free, if not also compulsory. Then, the State has to see that any one showing promise to attain higher levels of achievement is not denied either the opportunity, or resources or facilities to fully avail of the opportunity.

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How this is to be achieved is left to human ingenuity in the given circumstances. It is significant that the Holy Prophet did not allow any remuneration, even by way of gift, for teaching the Quran.⁶ Accordingly, commercialization of education, a bane of many developing countries with inadequate State facilities, is to be discouraged.

The divine attribute of *Rahemiyyat* is to be reflected in a system whose minimum demand is full and equitable reward for one's honest labor and saving. This means elimination of all kinds of discrimination and exploitation, overt as well as covert.

The fourth attribute of Master of the Day of Judgment should result in a system of justice which is not only comprehensive and objective, but also tempered with compassion reflecting the solicitude of a merciful Master, reforming and not hardening the convicts. It should also be easily accessible, quick and inexpensive, both in time and money.

In formulating economic policies, the State would be bound by the Quranic injunction that wealth does not circulate among the rich and flows freely among all players in the economy, the playing field being perfectly level and equitable rules of the game enforced meticulously.

Another important function assigned to the State is to evolve institutional arrangements to safeguard the interests of those who may not be able to protect their own interests, especially in financial matters. (4:6-7) Islam is the first to introduce the concept of the Court of Wards and provides the basic ground rules. Besides orphans, others who can fall in this category may be naive widows, the insane, and the illiterate and the extremely old who, having become senile, may have lost the capacity of analysis and judgment. In modern world, this can include ordinary investors for whom the intricacies and complexities of sophisticated finance may be beyond their ken making them gullible to silver tongued unashamedly persistent high tech brokers and the media blitz.

Distribution Role of the State

Obviously, Islam assigns an active distribution role to the State. The object is not to level inequalities but to ensure basic needs of

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every citizen and to provide him with the wherewithal and opportunities for attaining his full potential so that he may become an active and useful member of society. This is easier said than done in contemporary conditions in which wealth is made to gravitate towards a few centers in the name of capital formation and economic growth and there is hardly any concern for the fair or foul means of acquiring wealth. For long distribution of the benefits of economic development had been given the back seat. However, of late, there is a growing realization of distributive justice and poverty alleviation has become the buzzword even among international financial institutions.

Resources of the State

The functions assigned to an Islamic State are indeed quite wide **ranging** for **which** large resources would be needed. It is in the Quran, "Surely, Allah has purchased of the believers their persons and their property in return for the Garden they shall have;" (9:111) Thus Muslims are expected, if need be, to devote all they possess for the sake of Allah and in pursuance of His commandments. Voluntary donations were the main source in the early days of Islam. As will be seen in the next chapter, instances are not lacking where at times every thing one had was voluntarily offered by some for the cause of Allah. Later, this was supplemented by certain formal levies on a regular basis. Of these, the Zakat has been mentioned earlier. This is, however, not the end of it. The Holy Prophet said, "In wealth there is a right besides the Zakat."⁷ Among other sources specifically mentioned in the Quran are spoils of wars, and Jazia (poll tax on non-Muslims). The Holy Prophet said, "Spoils of war were not lawful for anyone before us. Allah made them lawful for us in view of our weakness and lack of means."³ War spoils are divided into two broad categories, namely Ghanyma and Fay, the former denote those spoils which are acquired after fighting and latter accrue without fighting. As such, four fifth of the former is distributed among those who took part in fighting and the balance one fifth, known as Khums, is placed at the disposal of the Messenger of Allah or in his absence the Head

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of State. Fay is *entirely* at the disposal of the Holy Prophet and after him with the Successor. Their uses are, indicated in the Quran, "And know that whatever you take as spoils *in war*, a fifth thereof shall go to Allah and to the Messenger and to the kindred and orphans and the needy and the wayfarer, if you believe in Allah and what We sent down to Our servant on the Day of Distinction-the day when the two armies met- and Allah has the power to do all things." (8:42) "And whatever Allah has given to His Messenger as spoils from them, you urged neither horse nor camel for that; but Allah grants power to His Messenger *over whomsoever* He pleases; and Allah has power over all things. Whatever Allah has given to His Messenger as spoils from the people of the towns is for Allah and for the Messenger and for the near of kin and the orphans and the needy and the wayfarer, that it may not circulate *only* among those of who you who are rich. And whatever the Messenger gives you, take it; and whatever he forbids you, abstain from *that*. And fear Allah; surely, Allah is Severe in retribution." (59:7-8)

As for *Jazia*, the Quranic instructions are, "Fight those from among the People of the Book who believe not in Allah, nor in the Last Day, nor hold as unlawful what Allah and His Messenger have declared to be unlawful, nor follow the true religion, until they pay the tax with *their own* hand and acknowledge their subjection." (9:29) The tax is in lieu of protection afforded by Muslims and other responsibilities assumed by them on their behalf, especially those from which they were exempted. The tax was, however, waived in case they assumed those responsibilities or could not afford to pay, as it happened during the time of Hadhrat Umar. Unlike the Zakat, there was no fixed rate of *Jazia*, but was imposed or determined in consultation or in agreement with the conquered people and could be dirhems per head or lump sum.

This does not exhaust the sources of the State. It is permissible to impose further taxes, and borrow, besides calling for voluntary donations for specific needs, as they may arise. The following features of Islamic taxation are worth noting. There is a thresh hold for the taxes, they are basically related to the capacity to pay. They are essentially proportionate for the basic taxes, men-

tioned in the Quran and laid down by the Holy Prophet himself. The Successors made some of the taxes, whose rates were not stipulated in the Quran and the Holy Prophet, graduated, but sticking to the fundamental principle of the capacity to pay. They were quite simple to operate in as much as the rate was manipulated, instead of allowing deduction for the cost of permissible inputs. For instance, for Ushr, the rate is reduced in the case of irrigated lands, as opposed to the present day system of allowing the cost of irrigation as an item of expense.

Labor-Management Relations

The advent of Islam was in the age of slavery. Slaves were almost invariably subjected to inhuman treatment. Islam brought a message of hope for them. As has been mentioned earlier, it paved the way for their freedom. It was to give them self-respect that the Holy Prophet said, "O ye Muslims, do not say, 'My slave.' but say, 'My man or my maid.' Slaves should not call their owners as Masters or Lords but Mr."³ "Good treatment of a servant is a blessing and maltreatment an evil."⁵

Islam also teaches dignity of labor and fair treatment. The Holy Prophet did some work with his hands and advised the Muslims to do the same work, but they abstained from that work. When he came to know of it, he addressed the people saying, "What has happened to the people that they abstain from work which I do myself and by God, I have more knowledge of God than you?" He also said, "No one has eaten better food than that procured through the labor of his hands. David, the Prophet of Allah, ate only out of his earnings from his labor."³ Once the hands of Sa'd Ansari became black by working with a hammer. The Holy Prophet, seeing his hands, enquired as to what had happened. Sa'd informed him that he had worked with a hammer on a very hard ground to earn livelihood for his family. Hearing this, the Holy Prophet kissed his hands.¹⁴

As to the treatment of slaves and hired labor, he said, "Your servants are your brothers whom your Lord has placed under your authority. He who has a brother under his authority should feed

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him out of that which he eats himself and should clothe him as he clothes himself. Do not assign a task to them which is beyond their strength and if you do so, help in carrying it out." "When a servant of yours brings you your food, if you do not ask him to sit down with you, you should at least give him a morsel or two out of it, for he has labored in preparing it."³ Another version adds that if the servant refuses to join in eating, the master should take a morsel and feed him.⁷ "Pay the laborer his wages before drying of his perspiration."⁶ "Allah says: "There are three for whom I will dispute on the Day of Resurrection: A person who makes a covenant in My name and then commits a breach; a person who sells a free man and devours his price and a person who employs a laborer and takes full work from him but does not pay his wages."³ Another version adds, "His prayer will not be accepted."⁵ "It is enough sin for a person to hold back the due of one whose living he controls."⁴ A man came to the Holy Prophet and said, "O Prophet of Allah! how many times should I forgive a servant?" The Holy Prophet kept silent. The man repeated his question thrice. Then the Holy Prophet said, "Forgive your servant seventy times every day." "Good treatment of a slave is a blessing whereas ill-treatment is abomination."⁵ According to Hadhrat Ali, the Holy Prophet's last advice just before death was, "Take care of your Prayer and fear Allah regarding your slaves."³

The Holy Prophet taught compassion not only for the hired labor, but also work animals. Once he visited an Ansar and, as he entered his garden, he saw a camel that started crying with big tears rolling down. The Holy Prophet caressed his hump and behind the ears and this calmed him. He asked about the owner of that camel and the Ansar answered that he belonged to him. The Holy Prophet said, "Are you not afraid of Allah who has given this animal in your charge? Look he is complaining against you that you do not feed him and keep him under torture." Once the Holy Prophet happened to pass by an emaciated camel and his condition moved him to say, "O ye people! fear Allah in respect of these speechless animals. Keep them in good condition whether they are for riding or for meat." When the Holy Prophet narrated the case of a person who was forgiven for offering water to a thirsty

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dog, the Companions enquired whether there was reward for quenching the thirst of an animal, the Holy Prophet said, "Why not? There is reward for doing good to every living thing."⁵ It was a great favor to animals when the Holy Prophet, on various occasions, prohibited the beating and branding of animals on face and using a tied animal as a target for shooting practice, and directed the use of a sharp knife for slaughtering an animal, make the cut thorough to minimize the trauma of the animal, and do this away from other animals so as to not upset them.⁵

As regards the obligations of labor, one is expected to be strong and fully trustworthy, as was Prophet Moses. About him the Quran says, "One of the two women said, 'O my father, hire him; For the best man that thou canst hire is the one who is strong and trustworthy.'" (28:27) The Holy Prophet said, "A slave who worships his Lord duly and discharges diligently and obediently the obligations he owes to his master will have double reward."³ "There are those who will have a double reward. One, a man of the People of the Book who believes in his Prophet and believes in Muhammad; two, a slave who discharges duly the obligations he owes to Allah and the obligations he owes to his master, and three, a man who owns a female slave and trains her well, educates her well, feeds her and marries her." "Goodness and comfort for him who worships his Lord in a perfect manner and serves his master sincerely." "A servant is in charge of the wealth of his master and is accountable to Allah for that."³ "When any man does any work, God wishes him to give it perfection and grace." "Whenever you make any thing, pay special attention to its beauty." "God has made it obligatory for you to create beauty and fineness in every thing."⁴

Essentials of the System

In sum, economic principles of Islam are subordinated to its God given value system. The underlying philosophy of that value system is summed up in one Quranic verse, which says, "Say, my prayer, my sacrifice, my life and my death is for Allah, Lord of the worlds. He has no partner. And so am I commanded, and I am the first of those who submit." (6:163-4) In fact, this is the true spirit

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of the unified and comprehensive code of conduct provided by Islam. As vicegerent of Allah on earth, man has to carry out His purpose within in the authority delegated to him and this has to be treated as a sacred trust. To Him every one will have to account for the use of his or her God given faculties and material resources. There is no escape from that reckoning. Of the things man will have to specifically account for on the Day of Judgment will be his wealth; how he earned and used it. Man must not forget that his obligations to society are no less important than the obligations to himself. It is in this perspective that Islamic teachings regarding economic life are to be seen.

The basic foundation of the economic principles of Islam is that Allah is The Real Owner of every thing and The Provider to every living being, whether man, beasts or insects. Production is thus in the lap of Allah. While He has created scarcity deliberately, He sees to it that basic human needs are always adequately met. To this end, Allah enables man to either make best use of existing resources or lay his hands on new resources which were, in fact, already provided by Allah, but not known to man. This may be by way of discoveries or inventions. With such assured prospects of availability of more resources, there is no room for any dismal view of a binding long-term resource constraint. At the same time, man is urged by Allah to strive to the utmost and seek his livelihood, as His bounty, in accordance with His commands. This effort should be ceaseless, as long as a person has the physical and mental capacity to exert. As a matter of fact, there is no concept of retirement in Islam. Allah has promised full reward for effort even to non-believers, but the reward to true believers, if Allah is pleased with them, would be out of proportion to effort and this is the essence of Allah's bounty. This could be unending so long as these believers continue to act rightly in all sincerity and do not violate Allah's injunctions, incurring His wrath.

Consumption is clearly circumscribed. Austerity and moderation, not in absolute terms but in relation to one's means, are the basic guiding rules and conspicuous consumption is to be curbed. The intention is to spare resources at every income level for charity and to prevent arrogance and pride inherent in showing off.

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Saving as an end in itself is played down, but is not only allowed, but desired as a means of providing for exigencies for self and dependents.

The emphasis on the permissible expenditure is not only on personal satisfaction, but also to share it with the poor and the needy. This is in recognition of the invisible contribution of the rest of the society in the success of a person's effort. A man does not earn his bread by the sweat of his brow only, but owes it to many other elements including the contribution of society and above all the grace of Allah. As such, his personal welfare is inter-twined with that of others.

The primary stress of the system is not on production but on distribution. The key objective is that wealth may not circulate only among the rich. There is little scope for concentration of wealth in Islam, as the sources of its accretion are rigorously controlled and confined to permissible honest means and the system of inheritance and charity, both voluntary and compulsory as the Zakat, ensures its widest possible diffusion. As a matter of fact, inherited wealth, if not put to beneficial use by way of investment, may be wiped out in a couple of generations depending upon the number of heirs and non-heirs who are also allowed a share.

Islam expects maximum effort and allows economic inequality emerging from difference in abilities and exertion. No one is expected to have a head start because of family wealth and contacts. The have-not's possessing potential and willing to make full use of it are not to feel handicapped. The State is under obligation not only to provide basic needs of every citizen, open equal opportunities, but also to ensure that no talent is lost for want of means and every individual attains the full potential for development. This is a collective responsibility of the State and the individual. The actual mechanism for achieving this objective is not specified but has been left to the genius of the age. Nevertheless, the basic philosophy and the ground rules have been articulated. Merit and merit alone is to be the consideration and decision-making is to be taken as a sacred trust of Allah.

The Islamic concept of public welfare is not that of modern Welfare State but that of Welfare Society. There is a world of

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difference between the two. In the former, welfare measures are basically confined to State and the only responsibility of the individual is to provide the means through taxes and social security contributions. The management is with State officials who may discharge their duty in a perfunctory manner without any emotional involvement. In contrast, in the latter the individual is as much responsible for public welfare as State and has a supplementary role and that too as a religious obligation. The process starting with near and dear ones not only meets the material requirements of the needy but also provide them moral support and solace. The support is in a discreet and dignified manner maintaining self-respect of the beneficiary, an element conspicuously missing in Welfare State, even though so crucial for many like the isolated infirm and extremely old. Islam places so much emphasis on promoting the poor that it can be rightly called *the religion for the poor*.

On the exchange side, justice, in the sense of giving the due, is the minimum requirement, but charity should be added to cold business calculations with a view to doing good. There are clear rules for ensuring free and fair competition in the market and for safeguarding the interest of the consumer. Market is to be closely supervised to ensure compliance with the rules of the game to ensure justice to sellers as well as buyers. Particular attention is to be given to scales not only in the literal sense, but also figuratively to cover all standards of measurement and weight. Important transactions, especially those involving credit, should be properly recorded. Contracts should be equitably drawn up and meticulously honored.

Labor-management relations should be governed by justice tinged with compassion on the part of the employer and honest hard labor and looking after the employer's legitimate interests, as a trust, on the part of labor. They have to treat each other like brothers.

The Holy Prophet's prohibition of fictitious bidding, and sale of a commodity not in the sellers' possession and the order to shift the commodities from the place of transaction to the normal place of business are noteworthy. This would effectively discourage speculation, forbidden as it is in Islam.

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The overarching cardinal principle governing economic activity, for that matter for all walks of human life, is the accountability of action, big or small, on the Day of Judgment when all accounts of economic injustice even in trivial transactions will certainly be settled by the All-Aware. There being no possibility of monetary indemnity there, the virtues of the transgressor will be transferred to the aggrieved. In case the person has no virtues to his account, the sins of the aggrieved will be debited to him. This will be decided by none other than Allah in all fairness befitting Him. There can be no better or worse deterrent for a true Muslim.

IV-PRACTICE IN EARLY ISLAM

Islam is unique in as much as the personality of the Holy Prophet is part and parcel of faith. This is so because, unlike many earlier Prophets, he lived long enough to see the success of his mission and was able to give a practical demonstration of the teachings. He was put through all conceivable human situations so that no aspect of the teachings remained unexplained by his own practical example. Whatever he said or did pertaining to religion was under Divine guidance. This is how the Quran puts it, "Nor does he speak out of his own desire. It is nothing but *pure* revelation that has been revealed *by God. The Lord* of mighty power has taught him." (53:4-6) Some of the Holy Prophet's actions have been called by Allah as His own in the Quran. "So you killed them not, but it was Allah Who killed them. And thou threwest not when thou didst throw, but it was Allah Who threw, *that He might overthrow the disbelievers* and that He might confer on the believers a great favor from Himself." (8:18) "Verily those who swear allegiance to thee indeed swear allegiance to Allah. The hand of Allah is over their hands." (48:11)

In order to emphasize the crucial importance of the personal conduct of the Holy Prophet in matters of faith, the Quran has repeatedly exhorted Muslims to carry out his instructions and emulate him. In fact, belief in and obedience to the Holy Prophet is an integral part of faith, next to Allah. "Believe in Allah and His Messenger." (3:180, 4:137, 7:159, 24:63, 57:8, 64:9) "Obey Allah and the Messenger." (3:33, 133, 4:60, 5:93, 8:21, 47, 64:13) "Whoso obeys the Messenger obeys Allah indeed;" (4:81) "And obey Allah and obey the Messenger, and be on *your* guard. But if you turn away, then know that on Our Messenger lies only the clear conveyance of the Message." (5:93) Similar is the advice in other numerous Quranic verses. (3:133, 8:21, 47, 24:53, 33:72, 47:34, 48:18) In another Quranic verse, obedience to the Holy Prophet is placed next to Prayer and the Zakat. "And observe Prayer and give the Zakat and obey the Messenger, that you may be shown mercy." (24:57) "Truly, thou guidest mankind to the right path," (42:53) "And follow him that you may be rightly guided." (7:159) "O ye who be-

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lieve! obey Allah and His Messenger, and do not turn away from him while you hear *him speak*." (8:21) "O ye who believe! respond to Allah and His Messenger when he calls you that he may give you life," (8:25) "Treat not the calling of the Messenger among you like the calling of one of you to another." (24:64) "O ye who believe! obey Allah, and obey *His* Messenger and those who are in authority among you. And if you differ in anything among yourselves, refer it to Allah and *His* Messenger, if you are believers in Allah and the Last Day. That is best and most commendable in the end." (4:60) "And it behove not a believing man or a believing woman, when Allah and His Messenger have decided a matter, that there should be a choice for them in the matter concerning them. And whoso disobeys Allah and His Messenger, surely strays away in manifest error." (33:37) "Say, 'If your fathers, and your sons, and your brethren, and your wives, and your kinsfolk, and the wealth you have acquired, and the trade whose dullness you fear, and the dwellings which you love are dearer to you than Allah and His Messenger and striving in His cause, then wait till Allah comes with His judgment; and Allah guides not the disobedient people.'" (9:24)

The Holy Prophet said, "He is not a believer who does not love me more than his family and wealth."⁴ "He who obeys me obeys Allah and he who disobeys me disobeys Allah, and he who obeys my appointee obeys me and he who disobeys my appointee disobeys me."³ "He who does which has not our approval will be rejected."⁴ Great rewards are promised to those who obey Allah and His Messenger, "Those who follow the Messenger, the Prophet, the Immaculate one, ... So those who shall believe in him and honor and support him and help him, and follow the light that has been sent down with him-these shall prosper." (7:158) "And whoso obeys Allah and His Messenger, and fears Allah, and takes Him as a shield *for protection*, it is they who will be successful." (24:53) "O ye who believe! fear Allah and believe in His Messenger; He will give you a double share of His mercy, and will provide for you a light wherein you will walk, and will grant you forgiveness-and verily Allah is Most Forgiving, Merciful-" (57:29) "And whoso obeys Allah and this Messenger *of His* shall be among

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those on whom Allah has bestowed His blessings, namely the Prophets, the Truthful, the Martyrs, and the Righteous. And excellent companions are these. This grace is from Allah, and sufficient is Allah, the All-Knowing." (4:70-1)

Muslims have been also warned not to disobey the Holy Prophet. (4:15, 72:24) "And *as for* those who believe not in Allah and His Messenger-We have surely prepared for the **disbelievers** a blazing fire." (48:14) The Holy Prophet said, "Leave me alone in respect of that which I do not mention to you. Those who were before you were ruined by their habit of asking too many questions and their difference concerning their prophets. When I forbid you anything keep away from it altogether, and when I prescribe anything for you carry it out as far as you can."³

The love and respect for the Holy Prophet was not one way; he too was concerned about the followers. His solicitude for them was exemplary and this is attested by the Quran, "Surely, a Messenger has come unto you from among yourselves; grievous to him is that you should fall into trouble; *he is* ardently desirous of your *welfare*; and to the believers he is compassionate, merciful." (9:128)

It is in appreciation of the guidance provided through the conduct of the Holy Prophet and to reciprocate it, that Muslims are required to invoke blessings on him. "Allah and his angels send blessings on the Prophet. O ye who believe! you *also* should invoke on him and salute him with the salutation of peace." (33:57) This salutation is an important part of Prayer and supplications to Allah. The Holy Prophet said, "When one of you is in Prayer he should begin with Praise of His Lord and His Glorification and then invoke blessings on the Prophet and then supplicate as he may wish."⁵ "He who calls down blessings on me, Allah sends down blessings on him ten times."⁴ "The closest to me on the Day of Judgment will be those who call blessings on me most." Ubbey bin Ka'b reports, "On one occasion I said to the Holy Prophet: "Messenger of Allah, I call down blessings on you repeatedly: how much of them shall I devote to you?" He said, "As much as you wish." I said; "A quarter?" He said, "If you wish; but it would be better for you, if you were to increase it." I said: "Half?" He

said, "Whatever you wish, but it would be better for you if you were to increase it." I said: "Two-thirds?" He said, "As you wish; but it would be better for you if you were to increase it." I said: "Shall I devote all my supplications to blessings on you?" He said: "In that case, it would take care of all thy worries and thy sins will be forgiven." "A company in which there is no mention of Allah, the Exalted, and no supplication for blessings on their Prophet will be afflicted with remorse. If Allah wills He might punish them and if He wills he might forgive them."⁷

The Holy Prophet; the Role Model

The Holy Prophet is the role model for the followers. That was only possible if he stood on a very high pedestal in every respect. None could know this better than Allah Himself and He bears ample testimony in this regard, "And thou dost surely possess high moral excellences." (68:4) "His grace towards thee is great." (17:88) Hadhrat A'isha relates that the conduct of the Holy Prophet was all in accordance with the Quran.⁴ For this reason, Muslims have been urged in the Quran, "Verily you have in the Prophet of Allah an excellent model, for him who fears Allah and the Last Day and who remembers Allah much." (33:22) "And thus have We made you an exalted nation, that you may be guardians over men, and the Messenger of God may be a guardian over you." (2:144) "And how will it fare with them when We shall bring a witness from every people, and shall bring thee as a witness against these!" (4:42) "Even as We have sent to you a Messenger from among yourselves who recites Our Signs to you, and purifies you, and teaches you the Book and Wisdom, and teaches you that which you did not know." (2:152) "Verily, Allah has conferred a favor upon the believers by raising among them a Messenger from among themselves, who recites to them His Signs and purifies them and teaches them the Book and Wisdom; and, before that, they were in manifest error." (3:165) "Say, 'If you love Allah, follow me; then will Allah love you and forgive you your faults, and Allah is Most Forgiving, Merciful.'" (3:32)

The Holy Prophet's life was comprehensive and he always

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condescended to explain the finer points of religion, as he practiced them. In him is to be found the role model for orphans, fathers, husbands, friends, enemies, persons who may be persecuted by the low as well as the mighty for their belief, soldiers and generals, Heads of State, etc. In short, his life encompassed every human situation. His Companions were ever keen to learn from him and to be in his company and for that some of them were even prepared to neglect their means of livelihood and happily suffer consequent hardship. In this manner, they were able to imbibe the spirit and philosophy of faith. This made the Holy Prophet say, "My companions are like stars and if you follow them, you will be rightly guided."³ "After me, you will see many differences. It is incumbent upon you to firmly hold by the skin of your teeth to my tradition and the tradition of the Righteous Successors and the rightly guided. Avoid innovations as they can lead you astray."⁶

Companions of the Holy Prophet were always anxious to follow into his footsteps. At times, some of them would become over zealous and he had to restrain them. One instance should suffice. Abdullah ibn Amir Ibn Aas relates that the Holy Prophet was told that I had said: "I shall observe the fast every day and shall spend the whole night in voluntary Prayer as long as I live." The Holy Prophet asked me: "Are you the one who has said this?" I replied: "Indeed, I have said it, Messenger of Allah, may father and mother be thy ransom." He said: "You will not be able to sustain this. You may fast but with breaks, and you may get up for voluntary Prayer, but you should also sleep. Observe the fast for three days in a month, and as the value of a good deed is tenfold, this would be equal to a full month's fast." I said: "I am strong enough to do better than this." He said: "Then fast one day and leave out two days." I said: "I am strong enough to do better than that." He said: "Well, then fast one day and leave off one day. This was the fast of David and it is the best fast." I said: "I am strong enough to do better than that." The Holy Prophet said: "There is nothing better than this." I now wish I had agreed to the suggestion of the Holy Prophet that I should fast for three days in a month. This would be dearer to me than my property and my children.³ Another version is: "My father married me to a woman of good family and he used

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to enquire from his daughter-in-law about her husband. She would say: 'A fine man indeed. Since I have come to him he has not lain down with me nor he has looked at my face.' When this continued for some time, my father mentioned this to the Holy Prophet. He said to my father: 'Send him to me.' So I went to him. He asked me: 'How often do you fast?' I said: 'Every day.' He asked me: 'How long do you take to recite the entire Quran?' I said: 'Once every night.' Then followed the above-mentioned exchange in which the Holy Prophet advised him to recite the Quran in seven days. When Abdullah became old, he would recite one seventh of his nightly recitation and request some member of his family during the day to lighten his task at night. When he desired relief from his fasting on alternate days, he would leave off fasting for a few days and make up later the number of fasts he had missed. He would not give up the number altogether, as he disliked going back on what he had settled with the Holy Prophet.

There is a stern warning of dire consequences for neglecting the teachings of the Quran and the traditions of the Holy Prophet. The Holy Prophet said, "When a people break their covenant with Allah and His Messenger then Allah imposes upon them a foreign ruler and he deprives them of whatever wealth they possess."⁶

Absolute Faith in Allah

Some instances of the Holy Prophet's absolute faith in Allah have been mentioned in an earlier chapter. In fact, every moment in his life was a demonstration of that unshakable faith. Suffice to mention that what the Holy Prophet went through in his life, especially the intense persecution to which he was subjected, day in and day out, in order to prevent him from preaching the Message of Allah, would have completely broken an ordinary person. His remarkable steadfastness in his mission could not be possible without his absolute faith in Allah. He, as a matter of fact, also instilled that faith in his followers. It is instructive to see how the Companions shared it and made it the governing factor in their lives.

Hadhrat Abu Bakr was always mortally afraid of the Day of Judgment and would say, "I wish I were a tree and be freed from

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the accountability on the Day of Judgment." He would envy chirping birds and say, "O birds, congratulations. You are lucky to have the freedom to move around in search of food and enjoy the shade of trees, while you would not be called upon to face the Day of Judgment. I wish I were like you."²⁴ Hadhrat Umar said, "I would be very lucky, if I am saved from punishment and my good deeds just balance my lapses."²³ At times, he would pick up a straw from the ground and say, "I wish I were a straw and was not even born."²⁴ Hadhrat Uthman would start weeping whenever he passed by a grave. When asked why the sight of graves upsets him so much, he said, "The Holy Prophet has said that the grave is the first step towards the Hereafter. If this test is passed, the subsequent stages will be easy. Any difficulty at this stage presages more problems thereafter."²⁶ Hadhrat Ali's parting advice to his troops would be: "I admonish you to fear Allah to Whom you are certainly going to meet. Engage in those activities, which may bring you closer to Allah. Whatever is deposited with Allah is the real gain of this life."¹⁸

The case of ordinary Muslims was no different. During the time of Hadhrat Umar, he once ordered that there should be no adulteration of milk. He was in the habit of moving around at night to find out for himself the condition of the people. After this proclamation, he was on his usual tour of the town when he overheard an exchange between a mother and her daughter. The mother urged the daughter to add some water to the milk, but she refused on the plea that Hadhrat Umar had ordered against that. The mother tried to persuade her by arguing that Hadhrat Umar was not watching them. The daughter countered it by saying that Umar's God was undoubtedly watching them. This demonstration of the girl's faith in Allah impressed Hadhrat Umar so much that he asked for her hand for his son.¹⁵ She was to become the grandmother of Umar bin Abdul Aziz who, even though he came later, is ranked by some with the Righteous Successors, for his piety and governance in the style of Hadhrat Umar.

So strong was the faith of early Muslims in Allah that they were always prepared to sacrifice every thing, life as well as property, to serve His cause. They vied with one another in their contributions in this regard. An outstanding instance was the intense

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competition between Hadhrat Umar and Hadhrat Abu Bakr. On one occasion, for preparations for an encounter with the enemy, the Holy Prophet asked for donations. In the hope of beating Hadhrat Abu Bakr, Hadhrat Umar offered half of whatever he had. Lo and behold! there comes Hadhrat Abu Bakr lugging every thing he had, sweeping his house clean. This made the Holy Prophet ask Hadhrat Abu Bakr what he had left behind in the house. His reply was, "Allah and His Messenger."³

It was this faith in Allah that sustained even ordinary Muslims in the face of the gravest situation. The martyrdom of Haram is a golden episode in Islamic history. Anas relates that some people came to the Holy Prophet and requested that he should send some men with them to teach them the Quran and the Sunnah. He sent with them seventy men of Ansars who were qaris (Reciters of the Quran), among them being my maternal uncle Haram. These people used to recite the Quran and occupied themselves at night with teaching and learning it. During the day, they brought water to the mosque and gathered wood for fuel, which they sold and with the proceeds purchased food for those who remained in attendance in the mosque and the needy. They were slaughtered treacherously. While they were being put to death, they supplicated: "O Allah, convey from us to our Prophet that we have reached Thee and are pleased with Thee and that Thou art pleased with us." A man approached Haram from behind and transfixed him with his spear, whereupon Haram smeared his face with his own blood and ejaculated: "By the Lord of Ka'ba! I have achieved my purpose." The Holy Prophet informed his Companions: "Your brethren have been slaughtered and they supplicated; "O Allah, convey from us to our Prophet that we have reached Thee and are pleased with Thee and that Thou art pleased with us."³

On another occasion, some Muslims were captured by the enemy and, inspite of the solemn promise of safety, treacherously killed. One of them was Khabib. When they were taking him out of Haram in Mecca to kill him, he requested them for permission for saying Prayer. This was allowed. He said Prayer but did not take his usual time. He explained to them that he had deliberately cut short the Prayer lest they should think that he was afraid of

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death and wanted to gain time. Before killing they saw to it that he was not facing Ka'ba, which was an ardent desire of his. This prompted him to recite a few verses of Arabic poetry, which translated, "While I die as a Muslim, I care not whether my headless body drops to the right or to the left. And why should I? My death is in the way of God; if He wills, He can bless every part of my body."³

Khansa was a famous poetess of Arabia. During pre-Islamic days, she composed a heartrending elegy for her two brothers, one real and the other stepbrother. She became Muslim and lived upto Hadhrat Umar's time and participated in the battle of Qadisiya along with her four sons. She encouraged them to give their best and they were all killed. The same Khansa did not utter a word of grief or mourning. Instead, she felt satisfied at her four sons giving their lives for Islam in one go and said, "Thank Allah who has honored me with the martyrdom of my sons. I do hope that, Allah willing, He will place my children and myself under the shade of His mercy."²¹

Allah was not forgotten even in the most intense heat of passion. The Holy Prophet related the story of three persons who were trapped in a cave. In order to seek release, they all prayed to Allah mentioning their good deeds, which they had performed only for His sake. One of them had this to offer, "Lord, I had a cousin whom I loved more passionately than any man loves a woman. I tried to seduce her but she would have none of me. In a season of great hardship from famine, she approached me and I gave one hundred and twenty dinars on the condition that she would yield herself to me. She agreed, and when we got together, she pleaded; "Fear God, and do not break the seal unlawfully;" whereupon I moved away from her, despite the fact that I desired her most passionately; and I let her go and keep the money I had given her. Lord, I did this seeking Thy pleasure, do Thou move the distress in which we find ourselves." The rock moved a little and the prayer of the third ultimately made the way out.³

Supplications for Economic Life

The stress in Islam on supplication to Allah, even for the most trivial things in life, has been mentioned in an earlier chapter. What

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was the actual practice in this regard, particularly concerning economic life? Here are a few instances. When the persecution of the Holy Prophet by the Meccans reached its climax and became unbearable, the Holy Prophet, inspite of his extremely tender and compassionate heart and his solicitude for his fellow beings, was moved to pray against them. His supplication was, "O my Lord! help me against the disbelievers of Mecca with a famine, as you had helped Joseph with a famine." It is significant that the Holy Prophet did not seek the destruction of fellow Meccans, but wanted them to be reprimanded so that they would turn to Him, as had happened in the case of Prophet Joseph's brothers. The supplication found immediate acceptance by Allah and soon Mecca was faced with a famine. It was so severe that animals began to perish in large numbers and people were forced to suck bones and eat the flesh of dead animals. Perforce, Abu Sufyan, who was an eminent person in Mecca but an archenemy of Islam at that time, approached the Holy Prophet with a request for help. He said, "You teach benevolence to kinship, while your own people are faced with death. Please pray to Allah for us so that there be rain, otherwise the destruction of your tribesmen is certain." The Holy Prophet immediately raised his hands in supplication seeking rain and end of the famine. This too found quick acceptance by Allah and resulted in early abundant rain which ended the ordeal restoring prosperity and comfort.³

On another occasion, there was a serious draught threatening famine. A Companion of the Holy Prophet earnestly requested him during a Friday Sermon to pray for rain. The Holy Prophet made this supplication, "O Allah! end this draught and give us rain." Anas reports that there was not a speck of cloud in the sky at that moment. Soon a small cloud rose from behind the hills called Sala, and spread out in the middle of the sky. It then rained and rained heavily and continuously so much so that the sun was not seen for one week. During the next Friday sermon, a Companion complained of excessive rains causing death to animals and blocking all passages. He requested the Holy Prophet to pray for cessation of the rain. This time the supplication of the Holy Prophet was, 'O Allah! take away these clouds and make them

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not rain on us but take them to yonder, hills, valleys and trees.” The rain stopped forthwith. When people came out of the mosque after saying Prayer, it was all clear and sunny.³

Migrants found the climate of Medina inhospitable and were particularly bothered by a peculiar fever with which Hadhrat Abu Bakr was also afflicted. Their condition prompted the Holy Prophet to pray, “O Allah! give us the love of Medina as we loved Mecca, even more than that, bless the mud and sa (two measures) of this place and transfer the disease to Maheya.” Thereafter, the fever disappeared from Medina for ever.¹³

There were also many cases of supplications for individuals' relief and prosperity. Jabir's father, Abdullah was martyred in the battle of Uhd and owed to a Jew moneylender. After his demise, the money-lender came down hard on Jabir in pressing his claim. Jabir offered him the whole crop of dates in return for release of his late father from the debt. However, the Jew would have none of it, because had set his heart on the garden itself. As the Holy Prophet came to know of this, he personally went to the Jew to intercede on behalf of Jabir, but the Jew refused to oblige. The predicament of the son of a former Companion greatly moved the Holy Prophet, inducing him to pray for him. The Holy Prophet on his own advised him not to turn over the garden to the Jew and promised to visit his garden next morning. Accordingly, he visited the garden, walked around it and invoked Allah's special blessing in the produce. Thereafter, he asked Jabir to cut the fruit and pile it in different heaps. This being done, the Holy Prophet returned to the garden, this time accompanied by Hadhrat Abu Bakr and Umar, and desired that the creditors be called in. The Jew did not like the presence of the Holy Prophet and did not conceal his anger. The Holy Prophet went round the main heap of fruit, praying all the time, and ordered Jabir to start measuring the fruit from that heap for discharging the obligation. He stayed there till all creditors were paid off. Jabir used to say that by God he would have been more than happy, if the produce only cleared the debt and not a date was spared for his personal use. However, as a result of the Holy Prophet's prayer, only the main heap, from which he had desired Jabir to start measuring, proved more than sufficient to pay off the

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debt, which amounted to thirty wasaqs, or equal to four hundred K.G., leaving a surplus of as much as nineteen wasaqs or two hundred K.G. Having experienced this miracle, Jabir presented himself to the Holy Prophet at the time of the evening Prayer and apprised him of the whole situation. Having heard him, the Holy Prophet desired that this be conveyed to Hadhrat Abu Bakr and Umar also. He says that when he told this to them, they both said that when they saw the Holy Prophet walking around the garden, they had absolutely no doubt that there would be extra-ordinary blessing in the produce.³ It may be added that this was not something normal, but one of the special occasions when Allah decides to reveal His power in order to strengthen believers' faith in supplications to Him and His powers.

When the Muslims set out for the battle of Badr, their economic condition was so precarious that the Holy Prophet had to pray, "O Allah, these people are on foot, give them to ride upon. O Allah, these people are naked, give them clothes. O Allah, these people are hungry, feed them to the fill." As the Muslims returned in triumph, there was none among them who did not bring one or two camels. They also had clothes and were satiated.⁵

Not so obvious but undoubtedly there was a certain blessing, ascribable only to prayer, in the business deals of some of the Companions. Abdur Rehman bin Auf was a rich merchant of Mecca. He became destitute, like other Muslims who migrated to Medina, and his condition moved the Holy Prophet to pray for him. As a consequence, his business began to flourish at an unusual pace. According to him, if he moved a stone, he always expected gold underneath it. He became so rich that at the time of his death, his bequest included large slabs of gold, which could not be broken without axes and those who did the job had their hands blistered. His four wives got eighty thousand each.²⁸ Among others who benefitted from the Holy Prophet's prayer for this purpose were; Abdullah bin Ja'far, Umru bin Ja'far, Anas bin Malik and Abdullah bin Hisham. According to Imam Bukhari, Umru bin Ja'far had a kind of Mida's touch and he would make profit by selling clay like gold. Anas bin Malik was in the personal service of the Holy Prophet as a lad of only ten. Once his mother re-

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quested the Holy Prophet to pray for Anas and he obliged her with the prayer; "O Lord, bless Anas's wealth and children and bless whatever You may bestow on him." Anas used to say, "By God! I have lot of wealth and more than one hundred children and grand-children."³ The Holy Prophet's prayer found Allah's acceptance in such a manner that his garden would yield fruit twice in season and he lived up to more than one hundred years seeing his children and grand-children. Abu Aqeel reports that his grandfather, Abdullah bin Hisham used to take him along to the market whenever he wanted to buy foodgrain. There whenever he would meet Ibn Zubair and Ibn Umar, they would invariably request him to make them partners, because the Holy Prophet had prayed for blessing for him. Often he would return home with the same quantity of food grain as he had left with. (This would be his net profit)³

A person complained to the Holy Prophet about his straitened circumstances and heavy debt. The Holy Prophet said, "Let me tell you a supplication if you make it morning and evening, Allah will relieve you of your worries and grief and also clear your debt. It is: "O Allah I seek refuge in Thee from care and grief, I seek refuge in Thee from incapacity and slackness, I seek refuge in Thee from cowardice and niggardliness, and I seek refuge in Thee from being overcome by debt and being put in subjection by man." He reports that he acted accordingly and very soon his worries were gone and debt settled.⁵ Hadhrat Ali relates that a slave who had settled the terms of his freedom with his master came to him and said: "I am not able to discharge my installment according to the agreement and I request you to help me." Hadhrat Ali said to him, 'Shall I teach you a supplication which the Holy Prophet taught me whereby Allah will discharge your obligations, even if they were as heavy as a mountain? Do you supplicate: "Allah, make that which is permissible sufficient for me so as to make me independent of that which is forbidden and of Thy grace bestow upon me a sufficiency which would make me independent of all beside Thee."⁷

It would be relevant to recall Prophet Abraham's prayer for the prosperity of Mecca and how this has been fulfilled. According to the Quran, Prophet Abraham had prayed, "Our Lord, I have settled some of my children in an uncultivable valley near Thy

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Sacred House-our Lord-that they may observe Prayer. So make men's heart incline towards them and provide them with fruits, that they may be thankful." (14:38) "My Lord, make this a town of peace and provide with fruits," (2:127) The subsequent importance and prosperity of Mecca right up to the present day hardly needs any comment.

Public Office, A Sacred Trust

In making selection of officials, the Holy Prophet was the first to act on Allah's command, mentioned in the Quran, to make over the trusts to those entitled to them. (4:59) He, in fact, did not give any office for the asking. Abu Musa Ash'ary reports that two person accompanied with him to see the Holy Prophet and made a request for office. The Holy Prophet turned to him and said, "Abu Musa, what do you say? " He apologized by saying that they never revealed their mind to him and he did not know that they would request for an assignment. The Holy Prophet, "I do not appoint anyone to public office who asks for it or desires it. However, Abu Musa, you go, you are appointed as a State official for the province of Yemen."⁴ "You will be greedy after public office, but remember that it will be a source of humiliation on the Day of Judgment." "Do not ask for public office. If you are given it without asking, you will be helped in discharging its responsibilities, but if you are given it on asking for it, you will be its captive."³ Abu Dhar relates: "I said to the Holy Prophet: 'Will you not appoint me to public office?' He patted me on my shoulder and said: "Abu Dhar, you are weak and office is a trust and is a source of limitations and remorse on the Day of Judgment except for him who takes it up with a full sense of responsibility and duly discharges its obligations." "Abu Dhar, I find you weak and I desire for you what I desire for myself. Do not seek authority even over two persons, nor take up the guardianship of an orphan's property."⁴ Similar was the treatment when Abbas, the Holy Prophet's uncle made the same request. He said to him, "It would be better for you to seek the salvation of your soul than to go after an office whose responsibilities you may not comprehend, much less dis-

charge them.”¹⁷ “When trusts are wasted, then wait thou for the judgment.” It was asked, “And how shall trusts be wasted?” The Holy Prophet said, “When affairs are committed to those who are not worthy.” “Very soon you will be greedy for public offices and that will be a matter of shame on the Day of Judgment because a foster mother who feeds is better than the one who weans.”¹⁸ “You attain salvation if you die without being a ruler, a scribe and an intelligent agent.”¹⁹

The Holy Prophet refused to oblige many of his venerable Companions who sought office, when he did not consider them fit, as was the case with Abu Dhar and his own uncle Abbas. On the other hand, he appointed to very high and sensitive positions those who showed merit, regardless of their lineage or even age. As a result, some former slaves and their sons were elevated to the highest positions of generals, commanding important campaigns, and Governors. The Holy Prophet had appointed his former slave, Zaid to command the army that was engaged in the battle of Mauta. A person of Khalid bin Walid's stature was under him. This was not his first appointment as a Commander of a campaign. The army raised by the Holy Prophet, prior to his demise, to proceed against the Romans was to be headed by his son, Usama bin Zaid, and he was hardly twenty. Many ranking Companions, including Hadhrat Abu Bakr and Umar, were to be under his command, but for the death of the Holy Prophet. Some did object to his appointment, pointing to his tender age and the Holy Prophet had to say, “O ye people! send forward Usama's army and join it. If you have reservations about his appointment, you had raised such objections against the appointment of his father earlier. Undoubtedly, Usama deserves to lead you, as was his father.”¹³ Hadhrat Abu Bakr, when he assumed office, did not change him and the campaign proceeded, as scheduled by the Holy Prophet. Hadhrat Abu Bakr requested him to spare Hadhrat Umar, if possible, as he needed his help in Medina at that critical juncture. Hadhrat Abu Bakr personally came out to see off the army and walked beside Usama while he was riding. He protested to Hadhrat Abu Bakr but his reply was that he, at least, wanted his feet to gather some dust in the cause of Allah.¹⁵

Once during the time of Hadhrat Abu Bakr the question of appointment of Governor in Bahrain arose. Hadhrat Uthman suggested that Ala bin Hadhri, who had held that position during the Holy Prophet's time, should be sent back in view of his track record there. On the other hand, Hadhrat Umar was for Aban bin Saeed bin Al'as. The latter, however, refused to accept the position saying, "I will not work for anyone after the Holy Prophet."²⁴ Hadhrat Abu Bakr was once asked why he did not appoint the Companions, who had participated in the battle of Badr, to public offices. His reply: "I fully realize their standing and do not want to taint them with worldly affairs."²⁴

A conversation between Hadhrat Umar and Abdullah bin Abbas is very revealing of their approach in this regard. Hadhrat Umar called him and said, "O Ibn Abbas, Governor of Hams has passed away. He was a good person while there is a dearth of such persons. I do hope that you too will prove good and I intend to appoint you to that position. However, I am afraid of a thing. Even though I have not seen this thing happen so far, I have some doubt about you. You tell me how you feel about being appointed to that office." Abdullah said, "I would not accept any responsibility till I know what is bothering you." Hadhrat Umar: "Why do you want to know that?" He said, "I want you to be satisfied that I am free from what you suspect. In case I am what you fear, then I should be as cautious about my own self, as you are about me. I have observed that you have been often justified in your apprehensions." Hadhrat Umar said, "I am afraid that while you are Governor, the amount of war spoils, which are expected to accrue, may not reach us in full, as you may be inclined towards your near and dear ones to the exclusion of the general public. My observation is that the Holy Prophet deliberately by-passed you." Abdullah: "I also share your view but tell me what you think was the reason." Hadhrat Umar said, "By God! I have no firm view but I think that, even though you fully deserved it, the Holy Prophet kept you away from public office, because he was perhaps afraid that you may be inclined to help one another on the strength of kinship. This would inevitably expose you to criticism. Now that you have heard me, tell me your reaction to the proposal." Abdullah expressed his

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regret to accept the offer and said, "If I accept the responsibility, I will always remain suspect to you." When Hadhrat Umar invited his suggestion about other possible candidates, he said, "Appoint some body whom you think is free from any blemish and who has no complaint against you."¹⁸

Most officials were fully conscious of their jobs being in the nature of a sacred trust and some of them would not even hesitate to leave them, if they felt that they could not do full justice to their obligations. In the time of Hadhrat Umar, N'man bin Maqarran was appointed Governor of Kaskar. After some time, he wrote to Hadhrat Umar, "O Leader of the Believers! my situation vis-a-vis Kaskar is like that of a hot blooded youth in company of a beautiful prostitute in full make up. I request you, in the name of Allah, to remove me from Kaskar and give me some assignment with Muslim troops in any battle field." Hadhrat Umar, therefore, made him the commander of the forces engaged in Persia at Nahawand.¹⁸ On another occasion, Hadhrat Umar informed him that he had decided to appoint him to a public office. N'man's reply was: "Not as a revenue collector but as a fighter." This landed him an assignment in Kufa.¹⁸

The opening speeches of the Holy Prophet's Successors, when they assumed office, are very instructive and revealing. Hadhrat Abu Bakr said, "I request you to help me, if I discharge my duties in a satisfactory manner. In case I deviate from the right course, you should set me right. Truth is a trust and a lie a breach of trust. The weak among you will be strong for me till I get him his due, Allah willing. The strong among you will be weak for me till I make him discharge his obligation. ... Obey me so long as I obey Allah and His Messenger. If I disobey them, you will not be bound to obey me." Hadhrat Umar said, "I am a human being like any one of you. I would have never agreed to accept the responsibility of managing your affairs, if I were not afraid of disobeying the Successor of the Messenger of Allah." On another occasion, he said, "You and I have certain responsibilities and let us be clear about them. You can take me to task for my obligations and they are that I charge Kharaj and Fay according to the law and the money thus entrusted to me is used in a proper manner, and I

should not expose you to unnecessary risk and inconvenience." He was so over-awed by the responsibilities of his office that he did not like any member of his family to step into his shoes. When he was mortally wounded, he appointed a six-man committee to select the next Successor. He appointed his son, Abdullah a member of that committee but debarred him from being selected to that position. His argument was: "I have never been keen to shoulder the burden of your affairs. My own experience in this behalf does not encourage me to wish it for any of my descendants. If this be a good thing, we have had our share. If this is an evil, then it is sufficient for Umar's family that only one of them be held accountable."²³ Subsequently, Hadhrat Uthman wanted to make use of Ibn Umar's services as a judge, but he refused to accept the responsibility.¹⁷

Nafee relates, "Hadhrat Umar appointed me as an official in Mecca. Thereafter, I happened to meet him in Asfan. He asked me whom I had appointed my deputy in the valley. I said, "Ibn Alizi." He enquired who that man was. I informed him that he was a freed slave. "A freed slave as your deputy?" he said. I told him that he was a reciter of the Quran, learned in law and a capable Judge. To this he said, "Is this not the situation which the Holy Prophet used to mention; "The Book of Allah will exalt some and abase some?"²⁶

Hadhrat Umar wanted the sanctity of public office to be maintained to such an extent that it should be free from any suggestion of the least misuse of office. For this, he was very hard even on his own sons, though they held no office. He did not want them to engage in any activity, perfectly legitimate otherwise, where there could be the least possibility of being shown any favor for their being the sons of Leader of the Believers. Once, one of his sons purchased some war spoils offered for sale in market, but Hadhrat Umar got them returned. He said, "It is a sin because he is the son of Leader of the Believers."²³ Once Hadhrat Umar saw a camel in the market for sale, which belonged to his son. It was much better in health than he had seen it before. He, therefore, enquired about it from his son who told him that he had put it to pasture in the common pasture, as other Muslims did. Hadhrat Umar: "Seeing your camel the people there must have said, 'Take good care

of it, because it belongs to the son of Leader of the Believers.' You must refund the gain on that account to Bait-ul-Mal. You can only have the price it would have fetched in its original health."²⁸ He did not approve of State functionaries engaging in business on their own account while in service. He wrote to Abu Musa Ash'ari, "Neither do business on your own nor become a partner with any one." He appointed Utba ibn Abi Sh'ban as Governor for the Kanana tribe. He came to see Hadhrat Umar while he carried some wealth with him. Hadhrat Umar said, "What is this Utba?" He replied that at the time of appointment, he had taken some money along with which he engaged in business. Hadhrat Umar said, "Why did you take your money with you in that situation?" With this he made him deposit his personal wealth in Bait-ul-Mal.¹⁵ It would take a volume to narrate such incidents in Hadhrat Umar's life.

Accountability of Public Officials

Once a person was appointed to public office, his conduct was closely watched by the Head of State. The Holy Prophet set the pattern by saying, "When I appoint someone from among you to public office and he puts away by stealth a needle or even something less, that is embezzlement, and he will be called upon to produce it on the Day of Judgment." Thereupon, one of the Ansars, who had a dark complexion, stood up and said, 'Messenger of Allah, take back from me your assignment.' The Holy Prophet asked: What is the matter?" The man said: I just heard you say this and this." The Holy Prophet said, "I say it again that the one whom I appoint to public office must render an account of everything big or small. What is given out of it he may take, and what he is forbidden he should abstain from it."⁴

Hadhrat Umar was very particular in this respect. He required all officials to submit a statement of assets before assuming office and if there was any subsequent undue increase in them, this had to be explained to him. If not satisfied, he would confiscate at least half of the assets in favor of the State. More than one hundred officials, some of them quite high ranking, were dismissed on this account and their excess wealth shared by the State.¹⁷

During the Pilgrimage season, there would be a public announcement inviting grievances against public officials. The complaints were immediately looked into and redressed. Financial irregularities were the last thing to be tolerated, and this brought disgrace to many leading personalities, as will be seen later under the section on Sanctity of Public Funds. In case of a lapse, punitive action was very swift. Sa'd bin Abi Waqas, when he was Governor of Kufa, had constructed a house with a porch, a thing not approved by Hadhrat Umar, as this was likely to prove a hindrance to ordinary complainants. When this came to Hadhrat Umar's notice, he immediately got it demolished in the very presence of the Governor.²⁴ Hadhrat Umar once appointed Huzaifa ibn Yaman as Governor of Madain and his appointment letter included instructions to the people of that region to listen to him and provide whatever was demanded by him. His only demand was a very modest means of living and fodder for his donkey so long as he was there. Thereafter, Hadhrat Umar recalled him back. When Hadhrat Umar was informed about his expected return, he hid self on his route to watch him coming. As Hadhrat Umar saw that Huzaifa had only those belongings with him with which had left for the assignment and nothing more, he came out of the hiding and embraced him saying, "You are my brother and I am yours."¹⁴ When Abu Musa Ash'ari was dismissed from Basra, he left that place with no more than six hundred dirhems and that was the stipend of his family.¹⁷

Accountability of public officials was also ensured through public criticism of their conduct. In this no body was spared, not even the mighty and much feared hot-tempered Hadhrat Umar himself. He, in fact, encouraged the ordinary man to speak up, in case he felt grieved or thought that the official was in any way wrong. As a result, he himself had to face public criticism, but never took it ill. On one occasion, a person thought Hadhrat Umar to be in the wrong and told him, "Fear Allah, O Umar." Those around him tried to silence him but Hadhrat Umar said, "Let him speak. They will be useless, if they do not speak up and we will be useless, if we do not listen to them." On another occasion, a woman, a lowly class in those days, interrupted him right in his speech in

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the same words and he had the heart to concede to her saying, "A woman knows more than Umar." Hadhrat Umar used to receive as much as four hundred million *owquia* (silver coin) from Iraq by way of State revenue, but ten persons each from Kufa and Basra had to certify on oath, repeated four times, that this represented lawful income and was in no way illegally or harshly extracted from any one.¹⁸

During Hadhrat Uthman's time, Sa'd bin Abi Waqas obtained a loan from Bait-ul-Mal, through Abdullah bin Sa'ud. When the latter demanded its repayment, Sa'd could not honor his commitment and this led to an altercation between them. As this was reported to Hadhrat Uthman, he expressed his anger on Sa'd, made him repay the loan, and dismissed him from the Governorship of Kufa.¹⁵

Exemplary Rulers

In Islam leaders are supposed to be the servants of the people and have greater responsibilities than ordinary Muslims. The Holy Prophet and his **Successors** never thought themselves above the rest and invariably shared their lot. For the battle of Badr, when there was a shortage of animals to ride to the battlefield, Muslims took turns to ride the available mounts. The Holy Prophet did the same, like any other ordinary Muslim, even though some even volunteered to offer him their turns to ride. For the battle of Ditch, he did the digging like others. More than that, it was he who was called for help when a difficulty was encountered.

Hadhrat Umar also set a shining example. During a serious famine, he said, "If I do not share your hardship, I would not be able to realize your condition." Once Hadhrat Umar invited a villager to join him for meal. He started eating in gulps and also licked the butter oil sticking to the utensil. Surprised, Hadhrat Umar asked whether he was in straitened condition. He said, "I have not tasted butter oil since long nor have I seen any one using it." There and then he declared not to use butter oil until the general public reverted to their normal diet.⁹ He later vowed not to touch fat, milk, and meat so long as the people were not better off. Accord-

ingly, during all this period, he ate bread dipped in olive oil. As a result, his stomach would rumble. He once tapped it saying, "You may rumble. I have nothing else for you so long as the famine is not over."¹⁷ This began to tell upon his health and his skin lost its natural color. On the contrary, camel meat was served to the general public. Once the meat of camel hump and its spleen was offered to him and, in surprise, he asked, "Where is this from?" He was told that this was from the camels slaughtered for the public. He refused to partake of it and sent it to the famished people saying, "I will be a bad ruler, if I were to eat a better portion of the meat leaving the inferior for others." He used to say, "I can have very sumptuous food, if I wish, but Allah would not approve of it in the Hereafter and would say, "You had your share of good things in the life before death."²¹ He was once riding a horse and seeing barley in its dropping he said, "Muslims are dying of starvation and this horse eats barley. I would not ride this horse so long as people do not become alive again." During the famine, he used to fervently pray for its end and also urged others to do so. He arranged the special Prayer for seeking rain from Allah and this did bring immediate relief thus ending the long misery.¹⁷

Once Utba bin Farqad, Governor of a Province, visited Hadhrat Umar while he was having his meal. The Governor seeing his coarse food remarked, "Why do not you take food made of fine flour?" Hadhrat Umar replied, "Ibn Farqad! Is there any one with greater resources than myself in the land of Arabia at present?" Utbah confirmed this and Hadhrat Umar again enquired, "Do all Muslims get fine flour?" He replied in the negative. Then Hadhrat Umar said, "I would be a bad ruler if I were to take nice things myself and leave the bad ones for the people."¹⁵

Utba bin Farqad had a special dish of Azerbaijan, made of dates and cream, prepared for Hadhrat Umar. On receipt, he asked the courier whether all Muslim troops were served that food. When he replied in the negative, Hadhrat Umar refused to accept it and wrote back to Utba, "This wealth is not the result of your or your family's exertion. Feed the Muslims what you eat yourself."²⁸ This attitude permeated the entire administration. Once Persians offered a treat to Abu Ubaida bin Mas'ud. His question: "Have you

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served the same food to the entire Muslim army?" Their reply was that they were too poor to afford that. He refused to accept the food saying, "He is a bad person who prefers himself to his companions, whether they have shed blood with him or not. By God, I would not touch any thing which is not eaten by an average Muslim."²¹

Administration of Justice

Given the great emphasis on justice in Islam, this was dispensed in its true spirit, without any fear or favor. Hadhrat A'isha relates that the Quraish were worried about the case of a Makhzumi woman who had committed theft and wondered who should intercede on her behalf with the Holy Prophet. Some said: "Who can venture to do so except Usama bin Zaid who is much loved by the Holy Prophet?" So Usama spoke to him and the Holy Prophet said, "Do you wish to intercede in the matter of limits prescribed by Allah?" Then he stood up and made an address in which he said: "Those who were before you were ruined because they would let off a high-placed one, if he committed theft, and would exact the prescribed penalty from the poor who stole. I call Allah to witness that were Fatima, daughter of Muhammad to steal, I would cut off her hand."³ Among the prisoners captured as a result of the battle of Badr, was Abbas, a real uncle of the Holy Prophet. Like other prisoners, he too was fettered, rather tightly. His groaning perturbed the Holy Prophet so much that he could not sleep. When this came to the knowledge of the Muslims, they slackened his fetters. As the Holy Prophet came to know of it, he said, "Treat all prisoners alike."¹⁷

Once Hadhrat Abu Bakr and Hadhrat Umar went to distribute Zakat camels. Before leaving, Hadhrat Abu Bakr had declared that he should not be disturbed. However, a woman urged her husband to take a nose-rope of a camel and go to Hadhrat Abu Bakr. Perhaps he may also get a camel. When Hadhrat Abu Bakr saw him, he became furious and struck him once with his own camel-rope. After completing his task, Hadhrat Abu Bakr called that man and said, "You may take your revenge." Hadhrat Umar,

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however, objected to this offer and said, "By God! he will not take revenge. Do not make this a precedent." Hadhrat Abu Bakr: "Who would be my guarantor in this matter on the Day of Judgment?" Hadhrat Umar suggested that the man be placated. So Hadhrat Abu Bakr ordered his servant to give him a ride along with the saddle, a sheet of cloth and five dinars. In this way, he was able to satisfy that man.²⁴

Hadhrat Abu Bakr, at one stage, felt the need for appointing regular state officials and invited volunteers. Hadhrat Umar offered himself for acting as a judge. During the one year that he held that office, not a single dispute was submitted to him. Hadhrat Abu Bakr took it as an indication that people were still on the right path. In view of its redundancy, the formal post of a judge was abolished. Hadhrat Umar also did not appoint any formal judge in the beginning and the task was entrusted to learned persons on an ad-hoc basis.

There are many cases of fair and impartial justice during Hadhrat Umar's time. There was no preferential treatment for any one, including the Head of State, be that he himself. Once he personally appeared in court as a defendant. A dispute about a garden arose between Hadhrat Umar and Abi bin Abi Ka'b. Zaid bin Thabit was agreed upon as the arbiter. So they both went to his house and knocked at the door. Seeing them, Zaid said, "O Leader of the Believers! you should have sent for me." Hadhrat Umar replied: "Judges are not called to disputants' house." Zaid offered Hadhrat Umar a pillow to make himself comfortable, but he refused to accept it and instead reprimanded him, saying, "This is the first injustice in this case on your part." He sat with the complainant.²³ Hadhrat Umar once struck a deal to buy a horse. Before finalizing the deal, he wanted to try it. In the process, the horse stumbled and was injured. Therefore, he wanted to rescind the deal but the seller did not agree. Hadhrat Umar suggested arbitration for which the other person suggested Sharih from Iraq. The matter went to him and he decided that either Hadhrat Umar accepted the horse, as it was, or returned it in its original shape. Instead of being displeased in any manner, Hadhrat Umar applauded the judgment and appointed him as a judge in Kufa. This

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was the first appointment of a regular judge by Hadhrat Umar.²⁴

Abdullah, son of Umru bin Al'as, once beat up a person without any apparent reason. This was reported to Hadhrat Umar, and he got him flogged by the aggrieved in the very presence of his father.²⁴ Once Jabla bin Aiham, a notable of Syria, slapped a person, while going round Ka'ba, as his foot had caught his mantle, but that fellow returned it there and then. Not used to such equal treatment, he complained to Hadhrat Umar but only got the satisfaction of the reply, "He served you right." This hurt his old pride and he was so much upset that he preferred to leave the religion and the place. Once Hadhrat Umar directed his officials to meet him at the time of Pilgrimage. In their presence he addressed the general public inviting them to come up if anyone had a grievance against any official. Only one person got up to complain that an official had unnecessarily given him one hundred strips. Hadhrat Umar asked him whether he wanted to take revenge in the same manner (Qasas). He replied in the affirmative. Hadhrat Umar permitted him to go ahead. Umru bin Al'as interceded saying, "This would be too much for the official and might become a precedent for the successors." Hadhrat Umar said, "How can this be that I do not take any action against the official? I have seen the Holy Prophet allowing revenge against his ownself." Umru bin Al'as sought his permission to settle the matter directly with the complainant. This was granted and he was able to persuade that man to accept two dinars for each strip.¹⁸

A notable of Syria, named Jabla bin Al-Auham picked up a quarrel with an ordinary man and in the process damaged his one eye. Hadhrat Umar happened to be there at that time. He ordered Qasas and that meant Jabla losing an eye. He said, "My eye can not be equal to his eye. By God! I will not stay in a city in which there is some one above me." With this he renegaded Islam and left for Rome. He later became the king of Ghassan after Bin Abi Shame.²⁰ Hadhrat Umar's assassination was an earth shaking tragedy. In rage, his sons killed three persons whom they suspected to be involved in the conspiracy. The verdict was to put them to death in Qisas. This upset every body and leading Companions felt that it would be too much. It was, therefore, decided that the

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matter be settled through payment of blood money to the heirs of the deceased. Hadhrat Uthman paid the amount from his own pocket.¹⁴

Hadhrat Ali was not far behind in accepting judgment against his own self. He once found his lost armor with a Christian. He took the case to court, like any other ordinary citizen. There he pleaded that the armor belonged to him and he had neither sold it nor given it as gift. The Christian responded that the armor belonged to him, but he did not deem Hadhrat Ali to be a liar. A proof of ownership was called for. Hadhrat Ali conceded that he could not produce any. The case was, therefore, decided in favor of the Christian. Hadhrat Ali simply watched him take away the armor but the man immediately turned back and said, "I bear witness that this is the manner of prophets that Leader of the Believers takes me to court and the case is decided against him." Then he recited Kalima and became Muslim. Thereafter, he disclosed on oath that the armor really belonged to Hadhrat Ali. When Hadhrat Ali was proceeding to Safain, he followed the host and had picked it up when it fell from the pack of his brown camel.²³

Once Hadhrat Ali saw two persons quarreling, he separated them and enquired the reason. One of them said, "O Leader of the Believers, he purchased a goat from me on the condition that he would pay in genuine coin. He, however, tried to pass a counterfeit coin and when I returned it to him, he slapped me." Hadhrat Ali turned to the other man and he admitted it. He asked him to make good the promise. When this was done, Hadhrat Ali told the aggrieved to take revenge. He asked whether he should take revenge or forgive him. Hadhrat Ali: "It is up to you." He forgave the aggressor. As the latter was leaving, Hadhrat Ali recalled him and gave nine strips saying, "This is your punishment for insulting him."¹⁵ Hadhrat Ali perhaps felt that the aggrieved had forgiven the aggressor out of fear and the latter needed a lesson.

Permissible Living

There was no question of the Holy Prophet making a living from means not permitted in Islam. In fact, he never indulged in

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any gainful activity after being appointed as the Messenger of Allah. Prior to that a business partner of his, Saib reports," He was my partner in Pre-Islamic days and proved an excellent partner who would neither compete nor quarrel with me."⁶ The Holy Prophet would not even accept any thing by way of charity and debarred his family for ever. He would not allow his innocent grandson to eat a date offered in charity.³ Whenever any eatable was presented to him as a gift, he would make sure that it was not charity or was not in any way tainted by unlawful practice. Asim bin Kulaib quoted on his father's authority for the following statement by one of Ansars: "We went out with the Apostle of Allah to a funeral, and I saw the Apostle of Allah at the grave giving instructions to the grave digger: Make it wide on the side of his feet, and make it wide on the side of his head." When he came back, he was received by a man who conveyed an invitation from a woman. So he went to her house, food was brought, and every body started eating. Our father noticed that the Apostle of Allah was moving a morsel in his mouth. The Holy Prophet then said: "I find the flesh of the sheep which has been taken without its owner's permission." The woman sent a message to say: "Apostle of Allah, I sent my servant to my neighbor who had bought a sheep asking him to send it to me for the price, but he could not be found. I sent the servant to his wife and she sent the meat to me. The Apostle of Allah said: "Give this food to the prisoners."⁵ Thalaba bin Hakam reports that once they looted the enemy goats and cooked their meat. The Holy Prophet passed by, ordered the cooking pots to be upturned and said, "Looting is not permissible." "Any one who loots is not one of us."⁶ Once Hadhrat Ali returned home to find his sons crying. On enquiry, he was told that this was because of hunger. Hadhrat Ali went out to see what could be done. In the bazaar, he found a dinar and returned with it. Fatima advised him to go to a certain Jew and buy flour from him. The Jew enquired from Hadhrat Ali whether he was the son-in-law of the person who claimed to be a prophet. As Hadhrat Ali affirmed it, the Jew supplied the flour and also returned the money. Then Fatima asked him to go the butcher for a dinar's worth of meat. Thus she prepared a meal and sent for her father, the Holy Prophet. She nar-

rated the whole story and sought his guidance whether it was permissible to eat such food. He said, "Eat in the name of Allah." Another version is that the Holy Prophet called it the provision of Allah. While they were all eating, they heard a boy swearing and crying for the loss of his dinar. The Holy Prophet called him in and enquired where he had lost it. He said, "In the bazaar." With this he instructed Hadhrat Ali to go to the butcher and tell him that the Holy Prophet had desired the dinar and promised to replace it. The butcher returned the dinar and this was delivered to the boy.⁵ On a hot summer day, Umm Abdullah, sister of Shaddad sent milk to the Holy Prophet for breaking fast but he returned the carrier to her to enquire where she got the milk. Her reply was that it came from her goat. The Holy Prophet returned the carrier for the second time to find out as to how she got the goat. This time she sent back word that she had purchased the goat with her own money. With this the Holy Prophet accepted the milk. Next day when she visited him, she complained that his queries about the milk did upset her. The Holy Prophet said, "Prophets have been instructed to eat permissible things and do good deeds."¹⁴

The Companions, especially the Successors, were also very careful in this regard. Auf bin Malik relates, "Hadhrat Abu Bakr, Hadhrat Umar and I passed by some people who had slaughtered a camel but did not know how to cut the meat properly. I knew something of butchering and offered to help in return for one tenth of the meat. I cooked my portion and served it to my companions. Hadhrat Abu Bakr wanted to know how I obtained the meat. I narrated the whole story to him. He said, 'Auf, by God you have not done good by serving us this meal.' Then they both induced themselves to vomit the food."¹² Hadhrat Abu Bakr did the same on another occasion when he was told that the food served to him came from a person who was a soothsayer.²⁴ Unaf bin Salman reports, "Umar bin Khatab once passed by me and gave me his shirt for washing. I got two new shirts made of Qatri cloth and presented to him commending them to be more beautiful and soft. He asked me whether this was out of my own wealth. I replied in the affirmative but he again wanted to know whether any thing was due. I assured him that nothing was due except the tailoring.

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He said, 'Go and bring back my own shirt.' He thus donned his old shirt."¹⁷

Hadhrat Umar had directed State officials not to accept gifts, as this could be a form of bribery. What prompted him to issue these instructions was this episode. A person used to send a camel's leg to Hadhrat Umar as a present. Once he brought some matter to him and said, "O Leader of the Believers! make a clean decision as a camel's leg is separated from its body." This was nothing but a very clever subtle reference to remind him of the present. This only infuriated Hadhrat Umar, hence the instructions to officials. Once an official presented two pillows to Hadhrat Umar's wife. As he came to know of this, he said, "Allah's curse be on them. When they want some favor and can not influence me, they try to use my family." With this he pulled out the pillows from under those who were then using them and started tearing them apart. The maid servant rushed to inform him that the cotton in them belonged to the family. He removed the stuff and gave the covers to two deserving ladies.²⁶ Once Abu Musa Ash'ari sent a piece of cloth which was hardly one square yard as a floor spread to Hadhrat Umar's wife, Atiqah. When Hadhrat Umar came to know of it, he threw the cloth on his wife's face and sent for Abu Musa Ash'ari. He directed that he should be made to walk all the way so that he was tired. He was brought accordingly and he pleaded, "Do not be in haste about me." Hadhrat Umar said, "What prompted you to make a present to my wife?" He struck on his head with that cloth and said, "Take it away. We do not need it."¹⁷ Hadhrat Umar equated bribery with prostitution: "There are two main sources of unlawful living; bribery and the income of a prostitute."²⁴ Hadhrat Umar once drank milk and liked it very much. He enquired about it and was told that it was from the charity camels. He at once put his fingers in his mouth and threw up the milk.⁹

Hadhrat Uthman said, "Do not force a maid who knows no art to earn for you because this will force her into prostitution. Similarly, a child should not be forced into labor for, when he finds no work, he will resort to stealing. Forbear with others Allah will forbear with you. Always adopt those means of livelihood which are desirable and permissible."⁹

Fair Dealings

As a result of firm faith in Allah and His fear, there was a very high standard of fair dealings. The Holy Prophet narrated the story of three persons who were shut in a cave and prayed to Allah for their release by pointing out their good deeds. One of them prayed, "Lord, I hired some laborers and paid them their wages, but one of them left leaving behind what was due to him. I invested it in business and the business prospered greatly. After a long time he came back and said, 'O servant of God, hand over to me my wages.' I said to him: 'All that you see is yours-camels, cattle, goats and slaves.'" He said: 'Mock me not, O servant of Allah.' I assured him: 'I am not mocking you.' So he took all of it, sparing nothing. Lord, if I did this seeking Thy pleasure, do Thou relieve us of our distress."³

Another story also narrated by the Holy Prophet: "A man purchased a piece of land and found in it a vessel filled with gold. So he said to the seller of the land: 'Take your gold, I purchased the land from you and not the gold.' The seller said to him: 'I sold you the land with all that it contained.' So they took their dispute to a third person and he asked them: 'Have you any children?' One of them said: 'I have a boy,' and the other said: 'I have a girl.' So the man decided: 'Marry them and spend the money on them.'"³

The Holy Prophet had deputed Abdullah bin Rawaha to collect Muslims' share in the produce, as per agreement, from the Jews of Khybar. Once they collected their ladies' ornaments to bribe Abdullah, but he refused to accept it saying, "O Jews! I deem you the worst of all creatures of Allah. Even so, I do not want to be unjust with you. What you are offering me as bribe is forbidden. We do not take it." This made the Jews say, "This is what is holding up the sky and earth."⁹ Another report is that Abdullah estimated the crop on the trees and the Jews objected saying that he had over-estimated to their disadvantage. Abdullah offered to distribute the produce after plucking it from the trees and gave them the first choice of taking any lot. On this, the Jews praised his sense of fair dealing and justice.⁵

Hadhrat Ali once went to buy a shirt for himself. He asked

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one shopkeeper to give him a shirt worth three dirhems. Recognizing Hadhrat Ali, he was more than willing to oblige, but sensing his courtesy and the possibility of his giving him a special discount, Hadhrat Ali quickly moved to the next shop. There too he was received in the same manner, which again made him to move on. At last, he ended up in a shop, which was being looked after by a young boy who would not know him. There he was able to make his purchase. Soon the owner of the shop, father of that lad, returned and the neighbors told him that it would have been nice, if his son had charged two dirhems from Leader of the Believers. With a dirhem in his hand, he caught up with Hadhrat Ali and offered to return one dirhem saying that the boy did not know the actual price of the shirt. However, Hadhrat Ali refused to accept the refund saying, "He sold the shirt with my consent and I purchased it with his consent."²⁴

Abu Saba relates that once he bought a she-camel from the people of Wathihla ibn Al-Asq'a, a Companion of the Holy Prophet. As he was leaving the place, Wathila came rushing to enquire whether they had told him about a defect in the she-camel and for what purpose was he buying her, whether for riding or for meat. When he was told that it was for riding to the Pilgrimage, he said, "There is a hole in one of her feet." Abu Saba prayed for him and said that it did not matter. On this, Wathila said, "I have heard the Holy Prophet saying, 'It is not permissible to sell a thing without pointing out its defect.'"²⁶

Mutual Consultation

The Holy Prophet, inspite of Divine guidance always available to him, did consult the Companions on crucial matters in accordance with the Quranic admonition in this regard. (3:160) When preparations for the battle of Badr were taken in hand, the Holy Prophet sought advice from called Muslims. Migrants were first to offer their loyalty and support while Ansars were quiet. The Holy Prophet continued to invite suggestions. The Ansars soon realized that it were they who were addressed. Sensing this, leading Ansar chiefs spoke up. They pointed out that perhaps the Holy

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Prophet was worried about the reaction of Ansars in view of the earlier agreement, which bound them to protect the Holy Prophet while in Medina. Now that the battle was likely to be outside Medina, some assurance of support was called for. They admitted that at the time of the initial agreement they were not aware of the true worth of the Holy Prophet. Now that they knew him full well, agreement or no agreement, they were all prepared to fight for him. They said, "We will not behave like the followers of Moses who said, 'Go you and your God and fight the enemy, we remain here behind.' If we must fight, we will; and we will fight the right of you, the left of you, in front of you and behind you. Truly, the enemy wants to get at you. But we assure you that he will not do so, without stepping over our dead bodies. O Prophet of God, you invite us to fight. We are prepared to do more. Not far from here is the sea. If you command us to jump into it, we will hesitate not."³

After the crushing defeat in the battle of Badr, in which their ranking leaders had been killed, the Quraish were spoiling for a fight. In fact, they had openly vowed to meet again for revenge. The question was whether to meet the enemy outside or give them a fight in Medina. The Holy Prophet again consulted Muslims. Those who had missed the battle of Badr were keen to meet the enemy outside Medina in the open. The Holy Prophet accepted their advice, though rather reluctantly, and went home for preparation. He came out wearing double armor, instead of the usual single armor. Meanwhile, the Muslims who were in favor of fighting in the open had a second thought and expressed their consent for staying in the city. The Holy Prophet, however, stood by the earlier decision indicating that it did not become a Prophet to take off his armor without a fight. He said, "Not now. Now the Prophet of God has put on his armor. Come what may, now we shall go forward. If you prove steadfast and persevering, God will help you."³

Yet another important occasion for mutual consultation was at the time of the battle of Ditch. The enemy crowded upon the city in a huge host, the number varyingly put from ten to twenty thousand. Because of their number, the battle was also called the battle of the Hosts. Again the problem was how and where to engage the big army. The consultation ended in agreement on the sugges-

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tion made by Salman of Presia. He recommended the practice in his country in such situations and that was the construction of a ditch at the vulnerable points around the city. For the Arabs, this was indeed a novel idea. A ditch, which subsequently gave the name to this battle, was constructed in which every body, including the Holy Prophet took active part.³

The Successors of the Holy Prophet continued the practice of mutual consultation on all important matters. Hadhrat Abu Bakr had made it a point that whenever he was faced with any problem or dispute, he would first look up in the Quran and then the conduct of the Holy Prophet for guidance. If this did not suffice, he would invite the general public for help, in case they knew more about the Holy Prophet's conduct or saying in the matter. Even if this did not work, he would call leading Companions for individual consultation and advice. It would be the last resort that he would ever rely exclusively on his personal judgment. Then he would say, "If this is a correct decision then it is from Allah, but if it is not so, then this is my lapse for which I beseech forgiveness from Allah." It was after extensive consultation with the ranking Companions that Hadhrat Abu Bakr nominated Hadhrat Umar as his Successor.¹⁵

Hadhrat Umar continued the practice and consulted competent persons on all important matters. Hadhrat Uthman would even consult other Companions in judicial matters. Whenever a dispute came to him for adjudication, he would ask one party to fetch Hadhrat Ali, while the other party would bring Talha and Zubair. In the presence of all of them, he would ask the disputants to make their case. After hearing them, he would turn to the above-mentioned Companions and seek their views. In case they had also arrived at the same conclusion as his, he would at once pronounce his judgment. Otherwise, he would consider his own opinion. Generally there was a consensus and this satisfied the parties.²⁸

The Successors not only liberally consulted in State affairs, but also encouraged officials to do so. For instance, Hadhrat Abu Bakr's parting advice to Yazid bin Abu Sufyan, who was given an assignment abroad, was, "Pay due respect to Abu Ubaida bin Al-Jarah and Mu'adh bin Jabal for their standing with the Holy Prophet

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and never proceed in any matter without their advice. You will not find them lacking in sincerity towards to you." He requested Hadhrat Abu Bakr to issue similar instructions to those gentlemen also which he readily promised.²⁴ Consultation by Hadhrat Umar with the Companions was also very extensive covering almost every important decision by him. So was the practice of Hadhrat Ali.

Economy on the Eve of Islam

Economic life in the sixth and seventh centuries A.D. was quite simple and the main activities were agriculture and trade with some industry of a simple nature, catering mostly to local needs. Arabia was no exception, even though it had uneven areas due to natural factors. Mecca, the holiest of the holy cities of Arabia and Islam, has been an important religious center, being the place of the oldest house dedicated to God, since the time of Prophet Abraham. Gradually it also became a center of trade. Being situated in a very arid land and lacking mineral resources, its own main occupation was raising cattle. The population of the surrounding areas was divided into small tribes who would roam around in search of water and fodder for their goats and camels. Thus the only important product of their own that they could offer was leather and wool. However, the flow of people coming for holy rites pertaining to Ka'ba, gave rise to general trade. The people of Mecca in general and the Quraish in particular came to be known as traders. Even ladies used to participate in this gainful activity. Their big seasonal trade caravans going to Syria have been mentioned in the Quran. Their position, as neighbors of the House of Allah, gave them respect in other countries, facilitating their trade. They had, in fact, entered into formal trade agreements with many of them. The pattern of consumption was very simple, dates and milk constituting the staple food in Mecca.

Medina, originally known as Yasrab, and Taif were the other important centers of economic activity, besides the port of Jeddah. Medina was situated in an essentially agricultural area making its residents mostly farmers. In the oases, barley and wheat were grown, besides orchards yielding dates, grapes, figs, promenade,

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peaches, etc. Wine making was an important ancillary activity. Among industries, textile, sword making and furniture making were worth mentioning. The Jews had control over this area. Taif, situated at an elevation of five thousand feet above the sea level, was known for its fertile land and claimed agriculture and gardening. Wheat, the staple food of this region, raisins and wood were in surplus and were traded with other areas. Wine brewing was the natural consequence of abundance of grapes in this area. Its people were relatively more prosperous and this was evident from the use of jewellery by women. Located as it was on the main trade routes of that time, Arabia also served as the center of transit trade. Their trade relations thus extended to many neighboring countries like Syria, Palestine, Iraq, Yemen, Bahrain, Ethiopia, etc. There was a flourishing slave trade with Africa and raw gold and silver, and ivory were imported from there. Syria and Egypt were the sources of expensive textiles, arms and other commodities treated as luxuries at that time. From Yemen, Arabs obtained Indian spices, swords and other products, Chinese silk, and a special cloth made in Aden. Trade cannot flourish without proper means of payment. As such, bills of exchange, trust receipts and coins, mostly Persian and Roman, were in use.

The Holy Prophet took part, in his early age, in the economic activities of his time and place. In childhood, he tended goats for payment and as a youth he engaged himself in trade either on behalf of others or on his own. He was once engaged by a rich widow of Mecca to accompany a trade caravan on her behalf. She also assigned her most trusted slave as his companion and he kept a close watch on the deals made by the Holy Prophet, then only Muhammad. On return, he gave a glowing account of the Holy Prophet's integrity, which had resulted in abnormal profit. She was so impressed that she paid him twice the payment already agreed at the enhanced rate. Later, she sent a marriage proposal, which was accepted, despite a marked disparity in age. She became his first wife. There are stray reports of the Holy Prophet having also taken part in business as a partner or on other basis. He once assigned some goods to Abu Sufyan, who was taking abroad a trade caravan, and he sold them on commission

basis. On return, he offered to forego his commission but the Holy Prophet did not agree to that and insisted on payment.³⁵

Most of the Holy Prophet's early Companions from Mecca were basically engaged in trade: Hadhrat Abu Bakr and Uthman in cloth, Abbas bin Abdul Motalib; perfumes, Abu Sufyan bin Harb; oil and leather, Ummaya bin Khalf; fruits, Aqba bin Moid; wine and Abdullah bin Jaddan, cattle. Among other occupations: Aas bin Woil used to treat horses and camels, Sa'd bin Abi Waqas arrow making, Khatab and Walid bin Mughira; iron smith, Umru bin Al'as and Aamir bin Kuriz; butcher, and Uthman bin Talha; tailoring. Some of the Holy Prophet's prominent Companions had been slaves, of which Zaid bin Harith, Bilal and Salman of Persia deserve special mention. The story of Salman is very interesting in as much as he left his home in search of truth but was forcibly made a slave. He had passed through ten owners before ending up in Medina.³ He was still a slave when he accepted Islam. This prevented him from participating in the battle of Badr. Thereafter, the Holy Prophet urged the Muslims to pay for his freedom. Voluntary contributions for this purpose were made, including the labor put in by the Holy Prophet himself in planting the required number of date plants.²⁶

Uneven distribution of wealth, occasional demand for large capital to finance trade caravans and the seasonal nature of agriculture were propitious for money lending and it did flourish in Arabia. The terms were so onerous that at times even children and women were mortgaged. Muhammad bin Muslima approached Ka'b bin Ashraf for borrowing two wasaqs of grain. The latter demanded that their women be mortgaged. He refused saying that their own women were more beautiful. He then asked for children to be mortgaged. This was also not agreed to. The argument was that this would earn him a bad name, as people would reproach him for mortgaging children for the paltry quantity of two wasaqs of grain. This would indeed be a matter of great shame. In stead, he offered to mortgage his arms.³

Among Muslims, Hadhrat Uthman, Abbas and Khalid bin Walid were known money lenders in pre-prohibition days. The latter two used to join together and even lent out side Mecca. Among their

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debtors were the people of the tribe of Thakif in Taif, even though they were themselves in this business in a big way and their lending extended to Mecca. The best known among them were four brothers, namely Mas'ud, Abd Yaleel, Habib and Rabia. Banu Mughira were their main debtors and their disputes reached the Holy Prophet for adjudication.¹⁵ In Medina, the Jews held sway in this business. Even the Holy Prophet was indebted to them and his coat of arms was mortgaged at the time of his demise.³

Austerity, the Rule

Austerity was the hallmark of Muslims in early days of Islam. This was not of necessity imposed by lack of means, but was a deliberate choice of even those who could very well afford an easy and comfortable living. In fact, some of them were actually used to that kind of life style and had to give it up after embracing Islam. First, the example of the Holy Prophet, which was to be the ideal. In Mecca, he not only came from a well to do family, but all the wealth of his first wife, who happened to be a lady of means—her trade caravan being as big as those of all the Quraish combined, was at his disposal when he was quite young. In Medina, he was also the Head of State of an empire and was expected to match that exalted status in his life style. In that position, he was getting expensive presents from the kings and chiefs of other countries. For instance, King Dhe Yadhan presented the Holy Prophet with clothes, which he had bought for thirty camels. The Holy Prophet reciprocated by sending him clothes which cost him over twenty camels.⁵ So it was not the question of resources, but a deliberate choice of preferring others even at the expense of personal needs.

It is worth noting that the Holy Prophet was extremely careful in keeping his personal finances separate from the State funds. What he received as gifts from other dignitaries, he either used them for reciprocating it or for gifts to others, including the emissaries. In case of surplus, he preferred to give them to his Companions rather than to any member of his immediate family. He seldom put them to personal use. The rare cases being those where

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not using them personally could be misconstrued as an act of insult to the presenter. The prime example was the gifts of the ruler of Alexandria. The Holy Prophet's personal resources at a later stage were more than enough for his limited personal and family needs. The land at Fadak, being his Fay, was all at his personal disposal, besides Banu Nadhir and Khybar. He, however, decided to put their income to public welfare, taking only the barest necessities of his family. That would have easily seen him through the year, but for the exemplary open-handed charity extended by the whole family. For this, they did not mind frequent hardship so much so that they would go without food for days together. During the night of his death, his wife had to borrow oil to light the lamp¹⁷. The self-imposed austerity was willingly accepted as a way of life. As a result, what the Holy Prophet left behind after his death was a pony, which he used to ride upon, a few weapons and some land, which he had acquired like many other Muslims by virtue of his participation in wars. His armor was, in fact, mortgaged to a Jew for a loan of thirty measures of barley.³

The Holy Prophet's charity was unprecedented in normal days, but was at its height during the month of Fasting when his bounty waxed faster than the rain-bearing breeze.³ A woman brought a woven piece of cloth to the Holy Prophet and said to him: "I have woven this with my own hands so that you might wear it." He accepted it feeling the need for it and later came out wearing it as his loin cloth. Someone present said: "How nice! Give it to me to wear." The Holy Prophet said: "Very well." He sat among them for a while, then went in and sent it folded to the man.³ Once the Holy Prophet stood up quickly after concluding the afternoon Prayer and proceeded to one of his chambers stepping across the shoulders of the worshippers. People were perplexed by such haste. When he came back, he perceived that the people were wondering what had called him away so urgently. So he said, "I recalled that there was left with me a piece of silver (or gold) and this disturbed me. I have now arranged for its distribution." He also said, "If I had as much gold as Uhd yonder, it would not please me to have a single dinar out of it by me after passage of three days, unless I were to retain something for repayment of debt."³

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The Holy Prophet's almost indifferent attitude towards material means was born of his firm belief about the lack of importance of the transitory life before death. This was amply demonstrated when Hadhrat Umar lamented his lack of comfort comparing his condition with that of kings of his time. His reply was, "What have I to do with this world? I am in the world like a rider who stops in the shade of a tree for a while, then passes on and leaves it. Let them enjoy this life. We look forward to a better life thereafter."⁷ The whole attitude of the Holy Prophet was summed up in his supplications, "My God, make me live the life of a poor man and let death come to me when I am poor." "My Lord offered to convert the barren valley of Mecca into gold for me but I said, "No. O My Lord! I wish I had enough to fill my stomach one day and remain hungry the other day so that I might remember You when hungry and be thankful to You when my stomach is full."⁷ For himself, he used to pray, "Allah, make the provision of the family of Muhammad that which suffices."³ He said, "Self-sufficiency does not mean plenty of provision; it is self-sufficiency of the spirit."³ "He who begins the day secure as to his life, in good physical condition and possessing one day's provision is as if the world and all it contains were bestowed upon him."⁷ For others, the Holy Prophet said, "It is enough for you of this world that satisfies your hunger and covers your nakedness and, if along with them, you get a house well and good and if you get something to ride upon, there is nothing like it."²⁶

The Holy Prophet's wives were also very liberal in charity to the extent of giving away everything without the least thought to their own needs. Hadhrat A'isha once gave away to a beggar the only date that was in the house.³ Once a beggar appeared at the door while she was fasting and there was only one loaf of bread in the house. She ordered the maidservant to give it to him. She protested saying that in that case there will be nothing with which Hadhrat A'isha could break fast. The latter insisted on giving the loaf to the beggar and so it was. In the evening, a Muslim came with cooked mutton for Hadhrat A'isha and she said to the maidservant, "This is better than your loaf of bread."⁹ Abdullah bin Zubair once suggested to her to restrain herself. She said, "You

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stop me from this? I vow not to speak to you." This was too much for him. Abdullah brought in all leading persons from the Quraish, especially those from the maternal side of the Holy Prophet, to seek pardon for him, but she would not listen to them. At long last, some of them did succeed in this by presenting her ten slaves to be freed by her in expiation of the vow and they continued sending more slaves to be freed by her until the number reached forty. She said, "Alas! while making the vow, I should have fixed the limit."³

Children's marriage is often an occasion for liberal, if not lavish, expenditure. The Holy Prophet set an example in this also. The dowry of his daughter, Fatima, who was married to Hadhrat Ali, consisted of a bed, one bedding, two grinding stones, one water bag, and a few other basic utensils.⁶ The marriage party was served dried dates and raisins and this was the most simple, but graceful ceremony. The marriages of average Muslims were also very simple. Here is an interesting case. A woman publicly offered herself to the Holy Prophet for marriage. There being no indication of acceptance on his part, a Companion stood up requesting her hand, in case the Holy Prophet was not inclined. The Holy Prophet enquired whether he had any thing to offer by way of dowry (meher). He said, "I have nothing except this lower garment of mine." The Holy Prophet reminded him that this would leave him naked and directed him to look for something else but his reply was in the negative. The Holy Prophet then directed him to look if he could find an iron ring. Even then he expressed his helplessness. Thus the Holy Prophet enquired whether he knew some verses of the Quran. This he did and named them. The Holy Prophet said, "I tie thy knot with this woman for the verses of the Quran you know."⁹

The Companions of the Holy Prophet emulated him in austerity. More particular were his Successors. Here is an incident which indicates how extensive charity brought him and his close Companions to starvation at times. Abu Hurairah relates: "The Holy Prophet came out one day and found Abu Bakr and Umar. He asked them: "What has brought you out of your houses at this time?" They said: "Hunger, O Messenger of Allah." He affirmed; "By Him in Whose hands is my life, the same cause has brought

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me out what has brought both of you out; so come along." They all went to the house of an Ansar, but he was not at home. When his wife saw the Holy Prophet, she said: "Welcome and blessings." He asked about him. She said: "He has gone to fetch fresh sweet water for us." When the Ansar returned and saw the Holy Prophet and his two Companions, he said: "Praise to Allah. There is no one who has more honored guests today than I have." He then went out and brought a branch of a date-tree bearing ripe and semi-ripe dates and invited them to eat. He then took a knife and the Holy Prophet said to him: "Do not slaughter a milch-goat." Accordingly, he slaughtered one for them and they had an exquisite meal. When they had their fill and were refreshed, the Holy Prophet said to his two Companions: "By Him in Whose hands is my life, you will be called to account for these bounties on the Day of Judgment. Hunger drove you out of your houses and you did not return till you had these bounties."²⁴ Hadhrat Abu Bakr expected his family members to be equally simple and not interested in accumulating wealth. Ibn Samr reports, "I was present at the time of death of a son of Hadhrat Abu Bakr. He would repeatedly look to his pillow. On his death, this was reported to Hadhrat Abu Bakr. On search, five or six dinars were discovered from under the pillow. This made Hadhrat Abu Bakr very unhappy and he recited a number of times the Quranic verse: "To Allah we belong and to Him will we return." He also said, "I do not imagine that your skin can accommodate these dinars."²⁴

During Hadhrat Umar's time, the Islamic state had expanded bringing in lot of wealth and prosperity, but this did not affect his living standard. His austerity was proverbial. This was because he wanted to follow into the footsteps of the Holy Prophet. He lived on the allowance fixed earlier for Hadhrat Abu Bakr. This was, however, grossly inadequate to meet even his basic needs because of a large family. Realizing this and in view of increased resources of the State, once some ranking Companions, including Hadhrat Uthman, Hadhrat Ali, Talha and Zubair, got together and agreed to recommended an increase in Hadhrat Umar's maintenance allowance. For this, his consent was necessary. Knowing him full well, they dare not approach him directly. For this rather

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difficult task, they turned to Hadhrat Hafza, who commanded respect as a wife of the Holy Prophet and Hadhrat Umar's own daughter. However, Hadhrat Umar refused to budge. Their conversation speaks volumes of Hadhrat Umar's determination to stick to the course charted by the Holy Prophet and his first Successor. When she broached the subject by saying that she was there on behalf of some people, Hadhrat Umar became furious, his anger writ large on his face. Here is the interesting exchange between them;

Hadhrat Umar: "Who are they?"

Hadhrat Hafza: "I would not reveal them unless I know your reaction to the proposal."

Hadhrat Umar: "Had I known their identity, I would have taken them to task. Since you are their intermediary, I swear to Allah to tell me what was the best dress of the Holy Prophet in your house?"

Hadhrat Hafza: "Two clean clothes which he used to wear for meeting delegations or for delivering sermons in the public."

Hadhrat Umar: "What was the best food the Holy Prophet had with you?"

Hadhrat Hafza: "We used to have barley bread which was offered to him warm, oiled and sweetened."

Hadhrat Umar: "What was his most comfortable bedding at your place?"

Hadhrat Hafza: "We had a sheet of rough cloth which we used to spread out in summer. In winter half of it was folded to serve as a covering."

Hadhrat Umar: "O Hafza! convey to them my message that the Holy Prophet was very frugal and he had given up extravagance. By God! I will also be frugal and will

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not indulge in extravagance. My companions and I are three travellers. The third has to follow the other two and be satisfied with that otherwise he can not keep their company.”¹⁵

He concluded the discussion by saying, “O Hafza, you pleaded the case of your people, but you were not loyal to your own father. My family can be concerned about my life and wealth, but has no right to interfere with my faith and trust.”¹⁷ On another occasion, he said, “My master,, who was the crown of the universe, never saw wheat bread, never had two meals a day, never ate to fill, was always in old tattered clothes, always wore an overcoat coat which was so rough that it would cause rashes on his body, never slept on a soft bed, even though he fully deserved them. Despite hunger, he spent the days and nights in prayer and supplication. Umar would, therefore, never wear fine clothes and eat good food.”¹⁵ Once Hadhrat Hafza said to him, “Now that Allah has granted prosperity you should not abstain from soft clothes and good food.” His reply: “O dear daughter, have you forgotten the simple life of the Holy Prophet? By God! I would follow into the foot steps of my master so that I may be given prosperity and happiness in the Hereafter.” Once Hadhrat Umar dined with Yazid bin Abu Sufyan and when a special dish was served, he excused himself by saying, “By God! in whose hand is Umar’s life, if you deviate from the tradition of the Holy Prophet, you would go astray from the right path.”²⁴

When a Roman emissary came to Medina to gain first hand knowledge about Muslims for report to his Emperor, he asked the people about their king. He was told there was no king, but a Leader who, at that moment, was out of town. He followed Hadhrat Umar and found him sleeping on sand under the scorching sun with his whip serving as a pillow. It was so hot that Hadhrat Umar was drenched in perspiration and it had even made the sand under his head quite wet. This indeed was a great surprise for the emissary, who was accustomed to the royal pomp and show, and he could not help saying, “Umar is a just person and that is why he

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can sleep in such peace. Our king is a tyrant and is always afraid and awake.”¹⁵ Harmazan of Persia had surrendered on the condition that Hadhrat Umar should personally decide his fate. He was escorted to Medina where he was first bedecked in his resplendent royal costume so that the people could also see his glory. He donned his silken robe, which was covered with gold, while his crown was studded with rubies. He also put on all his jewellery. He was thus paraded around, before making for the residence of Hadhrat Umar. He was not at home and they were told that they might find him in the mosque, where he was to have a meeting with a delegation from Kufa. They could not find him there either. While they were returning, some children, who were playing in the street, asked them whether they were looking for Hadhrat Umar. If so, he was sleeping in the eastern end of the mosque using his tall cap as his pillow. Thus they again headed for the mosque where they found only one person. Harmazan asked about Hadhrat Umar. He was told that it was he. Surprised, he said, “Where are his personal guards?” He was told that he had none of the trappings of office such as a guard, a doorman, a secretary and an office. He said, “Then he must be a Prophet.” He was told that he was no Prophet, but acted like one. Meanwhile, a crowd had gathered and their hustle and bustle aroused Hadhrat Umar. Looking at Harmazan, he said, “Is this Harmazan?” The people confirmed it and he had another look at him and his dress and said, “I seek refuge of Allah against the fire of Hell and seek His help. I thank God for having humbled him and his companions through Islam. O ye Muslims! follow this faith and seek guidance from the ways of the Holy Prophet. The worldly means should not make you arrogant, as this is the most deceptive thing.” He was requested to open discussion with Harmazan but he refused, so long as there was any ornament on his person. Harmazan was, therefore, stripped of every thing except under clothes and made to wear the most ordinary dress.¹⁵

Hadhrat Umar’s visit to Jerusalem was remarkable in many ways. He was accompanied only by his servant with one horse, which they shared. When they entered the gates of the city, it was the turn of his servant to ride and Hadhrat Umar was walking on foot holding the rein of the horse.⁹ Another report is that he en-

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tered Jerusalem in worn out clothes, soiled by the long journey and waded through water with his shoes under his arms. What a sight it would have been! During the long journey to Jerusalem, the hoofs of his horse were worn out and it had difficulty in walking. On arrival, Muslim generals there wanted Hadhrat Umar to be presentable to local celebrities. He was thus provided with a Turkish horse and some expensive clothes. He accepted the horse in view of the condition of his own horse, but not the clothes saying, "Allah has given us respect in Islam and that is sufficient. Take away this dress, as I do not need to wear it." As he rode the horse presented to him, it started trotting. Hitting it on its face, Hadhrat Umar said, "Who taught you this gait so full of pride?" With this he dismounted and called for his own horse.¹⁶

Hadhrat Umar once went to Mecca, when he had assumed office, but no tent was pitched on the way. He would have a sheet of cloth spread over some tree for shade. Once he performed pilgrimage and travel from Medina to Mecca and back in all this cost eighty dirhems. Even this was lamented by him, "I do not want to be the first Caliph who can be extravagant in regard to Allah's wealth."¹⁴

Hadhrat Umar not only practiced austerity, but also strictly imposed it on his officials. His parting instructions to officials going abroad included, "Not to ride Turkish horses, to wear silk or expensive material, eat bread made of fine flour and keep a door-man."¹⁸

The high standard of austerity set by both Hadhrat Abu Bakr and Umar gave rise to public expectations of the same from Hadhrat Uthman and this created difficulties for him. Hadhrat Uthman, being a leading businessman, was fabulously rich in his own right before accepting Islam and was used to ease and comfort. His life style also changed radically thereafter. He would often sleep in the mosque with a portion of his upper garment folded under his head as a pillow. He had no doorman, even at the height of danger to his life. His overcoat became quite ordinary costing not more than a few dirhems. Despite the drastic come down, which was quite remarkable in his case, there were certain areas, like food, in which it was rather impossible to make a downward adjustment at the very advanced age when he assumed office.

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What Hadhrat Ali bequeathed consisted of some cash, varying from two to seven hundred dirhems, a copy of the Quran and a sword.¹⁶ Qambar once said to Hadhrat Ali, "Wealth does not stay with you, while you have an equal right on war spoils. I have set aside some for you." Hadhrat Ali asked him to show what that was. He took him to a house where there was a sack full of golden and gold plated silver utensils. Displeased, Hadhrat Ali, "Woe to you. You want to push this much fire into my house." He soon have them distributed among Muslims and recited a verse in Arabic which purported, "Here are my selected fruits which include the choicest ones while others would like to pre-empt them." When he passed away, what he left was nothing more than a cotton over-garment and a sheet of cloth for covering.²⁷ He had converted his estate which had accrued to him, like many other Muslims from his share in war spoils or as State stipends and grants, into a trust for general public welfare. Hadhrat Ali had no servant to help in the house and his wife, who was the daughter of the Holy Prophet, had to do all chores herself. This included the arduous task of grinding flour, which caused callouses in her hands, and carrying heavy water pitchers gave her back ache. Sweeping the house made her clothes dirty while raising fire in the hearth blackened them. Seeing that the Holy Prophet was distributing prisoners' of war, she went to his house to request for one. The Holy Prophet was not at home at that time and she returned. On return, he was told about his daughter's visit. Sensing urgency, he immediately rushed to her house. Instead of acceding to the request, he said, "Should not I tell you something better? You should recite, "Glorified is Allah" and "All Praise to Allah" thirty three times and "Allah is Great" thirty four times. This will serve you better in this and the next world."³ According to another version it was Hadhrat Ali who sent her to the Holy Prophet and he explained her problems when the Holy Prophet visited them. After that, Hadhrat Ali always regularly recited those words. On another occasion, she approached the Holy Prophet, along with two daughters of Zubair bin Abdul Mutalib, for a share in war prisoners, but he refused to oblige them saying, "Those girls whose fathers have been killed in the battle of Badr are more

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deserving." Thereafter, he instructed her in the above prayer.⁵

Austerity was not confined to the leaders but permeated all levels of Muslims. Only a couple of instances should suffice. First, Salman of Persia. His total belongings at the time of death did not exceed twentytwo dirhems, even though he had been Governor of Median appointed by Hadhrat Umar. Abu Ubaida was one of the ranking Muslim generals who, with Umru bin Al'as, had besieged Jerusalem. Unlike other generals there whom Hadhrat Umar had reprimanded for expensive robes, he was seen in his old style donning ordinary clothes and a she-camel with an inexpensive nose-rope. When Hadhrat Umar visited his residence, it was all the more simple. All his belongings consisted of a shield, a sword and a camel saddle. Hadhrat Umar had to say, "Abu Ubaida, I wish you had some more necessities." His calm and indifferent reply was, "O Leader of the Believers, this is just enough." Once Hadhrat Umar sent him four hundred dinars and four thousand dirhems as reward. He distributed the money among his troops and did not keep even a small amount for a robe. When Hadhrat Umar came to know of it he said, "Praise to Allah! we have such persons in Islam." ¹⁷ Later, a friend of his visited him and found him in tears. In shock, he asked him the reason. His reply was, "One day the Holy Prophet had, while mentioning the future conquest of Syria and the affluence thereby, said, 'Abu Ubaida, if you are alive then, three servants will be sufficient for you, one for you, one for the family and one to accompany you on journeys. Similarly, three mounts will be sufficient, one for you, one for your servant and one to carry your luggage. Now I see an army of servants in the house and the stable crowded with horses. Alas! how can I face the Holy Prophet who had said, 'Dearest to me will be he who will meet me as I had left him?'"¹⁷

The Holy Prophet was so simple and hence so inconspicuous that strangers often had difficulty in picking him out of the Companions when he was in their midst. When he migrated to Medina, many Muslims there had not seen him before. Some mistook Hadhrat Abu Bakr, being more mature in appearance, as the Holy Prophet. They were corrected when Hadhrat Abu Bakr spread a sheet of cloth to provide shade to the Holy Prophet against the

sun.¹² Hadhrat Umar was also very unassuming and inconspicuous, in the tradition of the Holy Prophet. At the time of the campaign in Qadisiya, in his anxiety to know the outcome, he would go out of the city in the hope of finding some one coming with the news. Once he found a rider advancing towards the city. He asked him as to where he came from. He told Hadhrat Umar that he was coming from Qadisiya with a message for Leader of the Believers. In haste to deliver the news, he was moving rather fast and Hadhrat Umar had to run to keep pace, while asking him about the result of the campaign. Entering the city, he asked for Leader of the Believers. He was told that the man running beside him was none other than Leader of the Believers.¹⁵

Salman of Persia was often taken for an ordinary laborer looking for work. Once a person actually engaged him to carry his luggage. On the way, many passersby offered to carry that burden which surprised the person who had engaged him, and he enquired about his identity. He was told that he was a Companion. He felt ashamed and requested him to put the luggage down. Salman, however, did not agree saying that he wanted the reward of his intention and would carry it to the destination.¹⁷

Food

At the time of the Holy Prophet's death, there was nothing to eat in Hadhrat A'isha's house, where he breathed his last, except a small quantity of barley. The Holy Prophet would pass his day practically in hunger depending upon a few cheap dates to assuage it. Fire would not be raised in hearth for cooking food for a whole month and the family subsisted on dates and water or some milk and meat sent to them by the Companions. According to Anas, the Holy Prophet never ate fine thin bread throughout his life, not to talk of roasted mutton. He also reports that he once served barley bread with stale fat to the Holy Prophet. This was the time when the Holy Prophet had mortgaged his armor to a Jew for a loan of barley for his family. He heard the Holy Prophet saying, "Muhammad's family never had a Sa of wheat or foodgrain any evening, even though his family consisted of nine wives."

Hadhrat A'isha has revealed that the Holy Prophet's family never had wheat bread with curry for three consecutive days and every alternate meal invariably consisted of dates.³ Abu Hurairah once passed by some people who had roasted mutton before them. They invited him to join but he refused saying, "The Holy Prophet never ate barley bread to the fill during his life."³ Talking of the wealth that had accrued to Muslims, Hadhrat Umar said, "I once saw the Holy Prophet restless for the whole day because of hunger. He did not have even a defective date to eat."⁴ Once the family remained without food for days together. Hadhrat Uthman came to know of it and could not help burst into tears. He immediately rushed bags of wheat, flour, dates, mutton and three hundred dirhems in cash, along with some cooked food for immediate consumption. He also requested Hadhrat A'isha to let him know before such a situation arose again.²⁴

Once a beggar came to Hadhrat A'isha, but she had nothing in the house except only a date, which she gave her. Once a man came to the Holy Prophet complaining that he was famishing. He sent word to his wives one by one, but they all sent back word that they had nothing but water. He had to invite others to take him as their guest.³

Hadhrat Umar's food was so simple and bland that people were reluctant to accept his invitation to meals. Hafs bin Abi Abbas was often with him at the time of meals but he never joined. Hadhrat Umar had to ask him the reason. He said, "Your food is so simple and bland that we can not prefer it to our own much better food." Hadhrat Umar replied, "Do you think I can not afford sumptuous food? I swear in the name of the One in whose hand is my life, if I were not afraid of the Day of Judgment, I would have loved to enjoy the luxuries of this life."²⁴

Of the few things Hadhrat Uthman for which he could not come down, was food, which he could not give up without jeopardizing his health at his advanced age. This became a matter of unjustified criticism. There were some who were either ignorant or deliberately missed the difference between the use of personal and State funds. Umru bin Ummia Khamri reports, "The people of the Quraish tribe when they grow old like to eat soft food. Once I

dined with Hadhrat Uthman and the food that was served was the best I ever had. It included choicest portions of mutton, butter and milk. He asked me about the quality of the food. I said, "Excellent". Hadhrat Uthman said, "May Allah have mercy on Umar bin Al-Khatib! have you ever eaten with him?" I replied in the affirmative and informed him that the food was so simple and bland that it was hard to swallow. It had butter but no meat or milk. He said, "You are right. The fact is that Umar has made it very difficult for his successors. His food was certainly extremely simple. Whatever I eat I do not eat out of the public funds but from my own pocket. You know I was the richest among the people of Quraish and worked hardest in trade. I have been used to delicious food and, at my present advanced age, I relish it very much. And this is not at the expense of any one's right."¹⁵ When much was made of his life style by the critics, he had to explain the position in public. He said, "People accuse me of loving my relatives and being very generous with them but my love for them does not make me unjust. I only discharge my obligations to them and this I do out of my wealth. Muslims' wealth is not permissible to me nor to any body else. During the time of the Messenger of Allah, Abu Bakr and Umar, I used to give expensive gifts while I was quite niggardly. Now that the shadows are lengthening and I am approaching the average life in our family, I have made over my wealth to my family. My critics are making false allegations against me. By God! I have never imposed any undue charge on any city for which I could be blamed. Whatever was received was spent for public welfare. Only one fifth accrued to me. I did not deem it permissible to me and that was used by Muslims for the needy and deserving and I was not even consulted. There has been absolutely no misappropriation of God's wealth. I take nothing out of it so much so that I pay for my food from my own wealth." "I now have no animals except two camels, whereas at the time of my assuming Caliphate I was the owner of the largest flock of camels and goats in the whole of Arabia. What I am now left with are two camels which are meant for performing Pilgrimage."¹⁵

Hadhrat Ali meticulously followed his predecessors. He narrates that once he was hungry and set out for food. He passed by

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a Jew who was irrigating his datepalms with water being drawn up from the well. He peeped into the garden and the Jew offered to engage him to draw water from the well at the rate of a date per bucket. He worked till he had a handful of dates. He stopped then saying that this would suffice and helped himself with those dates and some water.⁷ Once a guest was served sumptuous food in the mosque, but he refused to eat it unless another person, who was also having his meal there, did not join him. The other person was none other than Hadhrat Ali who was eating a drybread after dipping it in water. The guest was told to go ahead, as Leader of the Believers was having his usual food.¹⁵ Aba bin Alqama relates, "I once visited Hadhrat Ali and found soured milk, whose odor was hard to stand, and a piece of dry bread. I enquired whether he ate that kind of stuff. His reply was: "Abul Janub, the Holy Prophet used to even eat a more dry food than this and wore rougher clothes than these. (Pointing to his dress) If I do not follow into his footsteps, I am afraid that I may not be able to join his company.¹⁵

Dress

The Holy Prophet wore rough clothes made of lamb wool. Hadhrat A'isha showed the clothes, which he was wearing at the time of death and they had patches.³ She relates, "The Holy Prophet was wearing clothes made of rough cloth from Qatar and their perspiration would make him feel uncomfortable. Meanwhile, a Jew imported cloth from Syria and I suggested to him to send someone to obtain two pieces of cloth on credit. The Jew reacted by saying, "I know you want to usurp both my cloth and money." The Holy Prophet said, "He is lying. He knows full well that I am the most pious and trustworthy of all of them."⁷ His attitude towards his dress was typified in the following episodes. Precious robes were often presented to the Holy Prophet as gift. When such a present was first made to him, he wore it to the mosque for prayer, but felt so uncomfortable that he at once discarded it saying, "This dress is not for the pious."³ Hadhrat Umar once saw Atarad Yemeni, who used to frequent kings, in the market selling a

precious robe. He approached the Holy Prophet and said, "I have seen Atarad selling an expensive robe. If you buy it, it would be appropriate for you to meet ambassadors in that dress or wear them on Friday." The Holy Prophet said, "Silken clothes are for those who have no share in the next life." He distributed three of the gifted robes among Hadhrat Umar, Usama and Hadhrat Ali for making head covers for ladies. Hadhrat Umar at once came to the Holy Prophet with the robe and said, "Do you remember what you told me yesterday about Atarad's robe?" The Holy Prophet said, "This was not for you to wear but to derive some benefit from it." Usama, however, put on that robe. The Holy Prophet gave him an angry look. Usama said, "O Prophet of Allah, what is it? You have sent me this robe." He said, "I sent this to you not that you may wear it, but to cut it into pieces and make head scarf for ladies."⁴ Hadhrat Umar gave the robe to his brother who was a non-believer and lived in Mecca. Hadhrat Ali relates, "Once the Holy Prophet sent me a silken robe and I wore it. When I met him in that dress, I perceived signs of anger on his face. I immediately tore it into pieces and distributed them among the ladies related to me."⁴ On another occasion, the Holy Prophet gave a silken robe embroidered with gold, which was presented to him, to Abbas. He enquired from the Holy Prophet about its use, because of prohibition to wear it. The Holy Prophet said, "Remove gold from the cloth and make ornaments for ladies therefrom or sell it. As to the silk in the robe, sell and use the proceeds." Abbas sold it to a Jew for eight thousand dirhems.¹⁷

Once the Holy Prophet was presented a silken robe and he wore it. However, he soon removed it and sent it to Hadhrat Umar. When asked, he said, "Gabriel has forbidden me." When Hadhrat Umar came to know of it, he came to the Holy Prophet and in tears said, "What you disliked for yourself, you have given it to me. What will happen to me?" The Holy Prophet said, "I did not give it to you for wearing but to sell it." Accordingly. Hadhrat Umar sold it for two thousand dirhems.⁴

Ladies had a relaxation in matters of dress and they were allowed to wear silk. Once the father of Abdul Wahid ibn Ayman visited Hadhrat A'isha and she was wearing a Qatri shirt worth

five dirhems. She complained to him about her maidservant saying, "Look at this maidservant of mine. She objects to my wearing this dress at home. I used to have a similar dress during the life of the Holy Prophet and it was borrowed from me whenever a girl in Medina was to be decorated."³ The Holy Prophet said to Hadhrat A'isha, "If you want to join me, for you that much of the world should suffice as is the provision of a traveller. Avoid the company of the rich and do not discard a clothe without wearing it after it has been patched."⁷

Austerity in dress does not mean that Muslims should be in tatters. The Holy Prophet wanted the followers to be properly dressed. Jabar bin Abdullah related that he once invited him to his place. He had a servant who looked after the animals. The Holy Prophet saw him in tatters and asked whether he had nothing else to wear. When informed that he had better clothes, which he had kept in his bag, the Holy Prophet directed that he should be asked to wear those clothes. On his compliance, the Holy Prophet said, "What was the matter with him?"⁹

A man from Najran came to see the Holy Prophet and had a golden ring. The Holy Prophet did not pay any attention to him. Thereafter, he said, "You come to me with a piece of fire on your hand."⁸ The Holy Prophet noticed a golden ring on the finger of a man, took it off and threw it away saying: "One of you inclines towards a brand of fire and places it on his hand." After the Holy Prophet left, some one said to the man: "Pick up the ring and make use of it in some other way." He said: "The Holy Prophet has thrown it away, I shall never pick it up."⁴ In another similar case, the Holy Prophet did not approve of throwing away of golden ring, but indicated that it was to be sold and the proceeds put to some other use. In yet another case, he apologized by saying, "I did not think you would throw it away. I am sorry for hurting you and causing a loss to you."⁸ Even though gold was permitted to ladies, the Holy Prophet urged them to go for silver and he was rather hard on his family in this regard. He said, "O ye ladies, if you cannot wear silver ornaments, remember if you wear golden to show off, you will be punished with the same ornament."⁵ A woman came to the Holy Prophet and informed him that she had two

golden bracelets. The Holy Prophet said, "Two bracelets of fire." Then she told him that she had a golden necklace and he said, "A necklace of fire." Finally, she told him that she also had two golden earrings. Again the reaction was, "Two earrings of fire." At once she removed her bracelets and, throwing away, she said, "O Messenger of Allah, if women do not embellish themselves, this is not liked by their husbands." To this, the reply was, "In this case, is it not possible to have silver ornaments dyed yellow?" The Holy Prophet said to ladies in his family, "If you wish to wear ornaments and silk of Heaven, do not wear them in this world." Once he saw Hadhrat A'isha wearing a golden anklet and said, "Should not I tell you something better? If you remove it and instead use silver anklet dyed yellow, it will be to your great advantage." The woman whose heavy golden bracelets were disapproved by the Holy Prophet complained to his daughter, Fatima who took out a golden necklace from her neck and said, "This has been gifted to me by Abul Hassan (Hadhrat Ali)." While she was still holding that in her hand, the Holy Prophet came in and said, "O Fatima, do you want the people to say that there is a necklace of fire in the hand of the Prophet's daughter." With this he left the house and did not stay with her, indicating his anger. Fatima at once sent that necklace to the market for sale and with the money she freed a slave. When the Holy Prophet was informed of this, he said, "Thanks to Allah who freed Fatima from the Fire."⁸

The Holy Prophet's bed was nothing but an ordinary cot and the mattress was made of leather and was filled with the husk of date-palm tree. He would often lie down on a simple mat and this would leave its marks on his naked back.³

Hadhrat Abu Bakr, while he was on deathbed, ordered his daughter, Hadhrat A'isha to bury him in his old but freshly washed clothes. He said, "New and better clothes would not raise my status with Allah nor the old ones detract from it." Another report is that he enquired from her about the Holy Prophet's shroud and she informed him that it consisted of only three pieces. He thus said, "Wash my existing two pieces of the clothes and buy the third one." She protested by saying, "O father, we are better off." His reply: "The living deserve new clothes more than the dead.

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These worn, old clothes are appropriate for the old man.”¹⁵

Hadhrat Umar's dress used to have patches and Hassan has reported that once, while Hadhrat Umar was delivering the Friday sermon, he counted no less than twelve patches in his shirt.¹⁵ He was in such a dress when he went to Jerusalem for concluding the peace agreement after it was conquered by Muslims. By the time Hadhrat Umar reached Jerusalem, his dress was also worn out and soiled. According to Abdul Rehman, his shirt had seventy patches, one of which was of leather. That was the dress of a conqueror. Hisham bin Urwa reports that an official in Azerbaijan told him that once Hadhrat Umar visited them. He was wearing a rough dress. After a long journey, it needed to be washed. He gave it to him to be washed and repaired. He got the needful done, but got a new dress made which he also presented to Hadhrat Umar as a gift. He felt the texture of the cloth of the new shirt. Finding it quite fine, he refused to accept it saying that he felt more comfortable in his old dress which could absorb more perspiration.²⁶ He was once late for the Friday Prayer and apologized saying, “My this shirt detained me, as it was being mended.”¹⁷

A day prior to his death, Hadhrat Umar directed his family that, after his death, no one should utter a word of which he was not deserving, and his shroud should not be expensive. He explained it by saying that if he were a good man, he would be rewarded with decent clothes. If otherwise, expensive shroud would not serve him.¹⁴ Hadhrat Umar was very furious when he found Muslim generals, who came to receive him in Jerusalem, in silken overcoats and started throwing stones on them, as soon as he got off his ride. He harshly reprimanded them for adopting foreigners' ways so soon. Only their explanation that they were carrying arms under their overcoats could pacify him.¹⁵ Once a complaint was made to Hadhrat Umar that Ayaz bin Ghanam, an official posted in Egypt, wore fine clothes and kept a door-man. Muhammad bin Musalma was deputed for investigation. The complaint was found correct and Ayaz was brought back to Medina. Hadhrat Umar removed his fine dress and ordered him to tend goats. He dare not defy the order but kept on saying, “It is better to die.” Hadhrat Umar told him that he need not feel shy as this was the occupation

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of his ancestors. He had to tender an apology with a promise to behave in future. This proved an object lesson for him for the rest of his life.¹⁸

Hadhrat Ali was once found in his old tattered clothes shivering with cold. He was requested not to be so hard on himself and was reminded that he and his family had a legitimate claim on official means. His reply, "This means no harm to you. I am wearing the same coat which I had brought with me from Medina." He was once seen wearing a lower garment with a patch in it. When this was pointed out to him, he said, "This makes the heart humble and a believer follows it."¹⁷

As Governor, Salman of Persia had a salary of five thousand dirhems, but had only one sheet of cloth, besides the clothes on his body, which he used for collecting wood, otherwise half of it served as a covering and the other half as a bedding. His high office did little to improve upon his dress. He continued to wear illfitting and inadequate clothes. He was seen riding a donkey in a tight shirt and a short trouser, which hardly covered his knees. This often prompted the Persians, whom he governed, to cry out, "A beggar has come". He would inspect his troops in the same dress to the amusement of soldiers.¹⁵

Hadhrat Ali reports, "Once while we were sitting with the Prophet, Mus'b bin Umair came; he had nothing upon his body except a garment which was patched with fur. When the Prophet saw him, he wept for him, now that he was reduced to that, in sharp contrast to his former affluence. The Holy Prophet said, 'How must ye be when ye put on a raiment in the morning, and another in the evening, and a dish shall be served and another taken off, and when ye shall screen your houses as Ka'ba?' Those present said, 'O Prophet of Allah, we shall be happier on that day than we are today; we should then be above want and more free for the service of Allah.' The Prophet said, 'Thou art more happy today that thou shalt be on that day.'" It may be mentioned that Mus'b came from a rich family and his mother was very lavish in his upbringing. Before joining Islam was known as the best dressed fashionable young man in town.

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Housing

The Holy Prophet's house consisted of one room and a small court yard. A rope was strung half way across the room so that when he had visitors a piece of cloth was hung on that thus converting a part of the room into an audience chamber separated from the private portion occupied by his wife.

Hadhrat Umar dictated austerity not only in personal consumption, but also in buildings, especially if the State had to do anything with them. When the cantonments of Kufa and Basra were established, he allowed only thatched huts. It was after these were destroyed in a fire that he permitted brick houses, but subject to the condition that there be no more than three rooms in a house and they should not be spacious with high ceilings. He said, "If you stick to the tradition of the Holy Prophet, wealth will stay with you."¹⁶

When Hadhrat Ali moved his capital from Medina to Kufa, the locals arranged a grand house for his residence, but he refused to stay there saying, "O people, Umar bin Al-Khatib always looked down upon palatial residences. I also do not need such residences. For me an open space will do." Thus he pitched his tent in an open space for his residence.

Salman of Persia never had a house and took refuge in the shade of a tree or a wall. Some one sought his permission to build a house for him but he refused. He finally agreed on the condition that a hut would be made according to his desire. That was to be so small that his head would touch the ceiling, while standing, and his feet touching the wall while lying down.¹⁷

Ibn Umar relates, "During the time of the Holy Prophet, I constructed a hut which saved me from the sun and rain and no human being helped me in that." "After the death of the Holy Prophet, I did not make any addition to construction, nor planted any tree."³ Ordinary Muslim complied with the Holy Prophet's instructions and were so used to simple life that they would feel uncomfortable with luxurious things. Hadhrat Umar sent Jathama ibn Masahaque to the Roman Emperor as his emissary. According to him, he sat down on something not knowing what it was. As he

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looked at it, it was a golden chair and lost no time in getting off. The Emperor was quite amused and asked him why he got off the chair, which was offered as a mark of honor. His reply was, "The Holy Prophet has forbidden such things."¹⁴

Concern for the Common Man

In those days every one, especially those placed in authority, took his obligations very seriously and spared no effort to discharge them in their true spirit. The solicitude for the welfare of the common man, particularly for the underprivileged and the helpless, was remarkable. The Holy Prophet's concern for the common man was exemplary. He never hesitated, even for a moment, to give away whatever would be with him at the moment. It needs a volume to document that and some glimpses are available in other pages. As for others, Hadhrat Abu Bakr was originally in business dealing in cloth. When he accepted Islam, he had a net saving of forty thousand dirhems. Thereafter, he continued his business and made a lot. He, however, liberally spent his wealth for securing the freedom of Muslims who were slaves and were made to suffer immensely at the hands of their persecuting non-Muslim masters, for helping destitute and other noble causes. As a result, by the time he migrated to Medina, his saving was down to only five thousand dirhems.¹⁵ Even otherwise, he had always been on his toes to help the needy. Among others, he used to milk goats of his tribe. When he succeeded the Holy Prophet, a girl of his tribe wondered who would milk her goats. This reached him and his reaction was, "By God, I will certainly milk your goats. I do hope that my office would not change my habits." He thus continued to assist that girl in every chore she wished; put the goats to pasture, herded them into the pen, milked them, etc. for six months, so long as he remained in that locality.¹⁷ There was an old blind woman and both Hadhrat Abu Bakr and Umar were keen to serve her. However, the former beat the latter to it. When Hadhrat Abu Bakr became Caliph, Hadhrat Umar saw an opportunity to fulfill his old wish. Next day, he turned up at the door of the woman, but found that all her works had already been performed. He tried

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again the following day but with no luck again. This was repeated for some time when he decided to go at the earliest in the day. He was there lying in wait for the benefactor. What he ultimately saw was that Hadhrat Abu Bakr came and quickly did the needful, while the general public was still asleep.¹⁴

During the time of the Holy Prophet, Hadhrat Umar was given a piece of land at Khybar out of war spoils, like other Muslims, but he approached the Holy Prophet and said, "I have never seen so much wealth before. What is your advice?" He said, "You may keep the land and devote its income to charity." Accordingly, he converted it into a trust for the benefit of destitutes, his deserving relatives, for freeing slaves and other causes of Allah. At the same time, he bound the trustees not to draw unnecessarily from the trust for their own upkeep and the poor.³ There is the often quoted saying of Hadhrat Umar, "I am afraid I will be held responsible on the Day of Judgment, even if a camel dies on the Nile."¹⁵

How Hadhrat Umar acquitted himself as the Head of State is a glorious chapter of human history and a beacon for later Muslims. One night, when he was on his usual tour of the town, he detected a fire and went there to see if any stranger had stopped for the night. On approaching, he found that there was a woman with children and they were crying. A pot was on the hearth. He sought permission to enter which she granted subject to good intentions. Hadhrat Umar enquired about her welfare to which she confided that the cold weather had forced them to stop for the night and the children were crying because of hunger. She was boiling water in the pot to give impression to them that food was being cooked and hoped that they would soon fall asleep, despite hunger. Allah will decide between Umar and them in this matter. Hadhrat Umar asked her not to blame Umar as he was far away and could not possibly know her condition. To this, she said, "Being our superior, he should not be ignorant about this situation." He immediately returned to Bait-ul-Mal and hurriedly collected a bag of flour, a tin of butter, and other items necessary for cooking. He asked his servant to help them on his back. The servant offered to carry them for him, but he refused saying, "Would you carry my burden on the Day of Judgment?" Thus Hadhrat Umar carried

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that stuff on his back to the woman's tent. He personally prepared the dough and asked her to help him to bake bread. He lighted the fire and, as he blew into it to heighten it, the smoke would flow through his thick beard. When the food was ready, he again personally served it to the whole family till they had their fill. He even prepared their bed. The woman reciprocated by praying for him and also told him that he better deserved to be Leader of the Believers than Umar. His reply was, "Keep praying for me. God willing you will find me with Umar when you meet him next." Thus satisfied the children frolicked for a while and soon fell asleep. Thereafter, he left the tent and told his companion that he could not stand the children crying for want of food and wanted to leave them happy and satisfied.¹⁵

Once a caravan of merchants arrived in Medina and camped in the open. Hadhrat Umar thinking that they would be too tired to keep watch over their merchandise during the night, decided to render them this service. He went with a companion and spent the night in saying voluntary prayer and looked after their luggage. During the vigil, Hadhrat Umar heard a child crying. He went to the mother and directed her to take care of the child. The child, however, kept crying and he went on telling the mother to do something. Ultimately, he asked her the reason why the child was so disturbed. She told him that she was trying to wean the child. He asked her about the age of the child and, when she disclosed that, he felt that it was too early. She explained that she had to do that, because she could not get State stipend for the child before weaning. Hadhrat Umar felt so guilty about it that he kept saying, "Umar, how many children are undernourished because of you?" He even openly wept for them all night. He was so upset that he could not recite the Quran properly in Prayer. The first thing he did in the morning was to issue a proclamation that all children, regardless of their age, would be entitled to the stipend.

On another occasion, Hadhrat Umar found a person sitting in a very pensive and dejected mood outside his tent. On his enquiry, he told Hadhrat Umar that he was worried because his wife was expecting any moment, but he could not afford the services of a midwife. Hadhrat Umar rushed to his house and took his wife

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along to help the lady in delivery. His wife acted as a midwife. The identity of Hadhrat Umar was revealed to the man when Hadhrat Umar's wife called him by his official title of Leader of the Believers.²⁴

Zaid bin Aslam relates on the authority of his father, "I once accompanied Hadhrat Umar to the market and there a young woman met us. She said to Hadhrat Umar, 'O Leader of the Believers, my husband has died leaving behind small children. By God! I have nothing to feed them, neither I have any agricultural land nor a milch animal. I am afraid the children might die of starvation. I am the daughter of Khafaf bin Aima who was with the Holy Prophet at Hudaibiyya.'" Hadhrat Umar gave her a patient hearing, did not proceed and said, 'Welcome! your relation is close.'" Then he proceeded towards a strong camel tied in his house, put two sacks of grain, along with some cash and clothes, on it and handed her the nose rope of the camel saying, 'Take this for the time being and Allah will provide better than this before it is exhausted.'" One person present there said, 'O Leader of the Believers, you have given this woman too much.' Hadhrat Umar said, 'Woe on you! By God I had seen her two brothers in siege of a castle. Then we conquered it and in the morning we were receiving their share.'"³

Hadhrat Umar's instructions to his former slave, Hansi when he appointed him in charge of public pasture: "O Hansi, be kind and humble in dealing with Muslims. Be on your guard against the curse of a wronged person, as his supplication is quickly accepted by Allah. Let in the camels and goats of those who own a few of them but do not allow the animals belonging to Uthman bin Affan and Abdur Rehman bin Auf, because, in case their animals die, they can fall back upon their gardens and agricultural land. If the animals of those with a few camels and goats die, they would come, along with their families, wailing, 'O Leader of the Believers, may your father die.' Can I then leave them in the lurch? It is easier to allow them water and grass than to give them provision and cash. They might have a feeling of being wronged as these towns belong to them. In the days of ignorance, they fought for them and thereafter they accepted Islam. By the Authority in whose

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hands is my life, if there were no animals required to carry those who strive in the cause of Allah, I would not have converted an inch of the land in their towns into public pasture.”³

Hadhrat Uthman left every one far behind in terms of the quantum of monetary sacrifice for the benefit of the common man. This was in addition to what he offered in the cause of Allah, such as horses and armaments. In Medina, there was only one sweet-water well and that belonged to a Jew who often denied access to it by Muslims. Hadhrat Uthman purchased that well at a heavy price of twenty thousand dirhems and donated it to Muslims. Once there was an acute famine and at that time one thousand camels laden with wheat, olive oil, and raisin belonging to Hadhrat Uthman were on their way to Medina. As they entered the city, the traders rushed to buy and offered Hadhrat Uthman fifty percent profit. He refused to capitalize on the situation and countered by saying that he had a much better offer. Surprised, they said, “Who can make you such an offer? All traders of Medina are present here and none else has met you before.” His reply: “Allah has promised me ten for one. Can you improve upon that?” With that he declared that the goods were to be distributed among the people free of charge.¹⁶ He used to pay for the freedom of a slave every Friday. Once he left his house to purchase a garden, which was on sale. On way, a needy asked for monetary help and he gave him all the money that he had. On return home, when asked about the garden, he said, “I have purchased a garden in Paradise.”

Charity begins at home and Islam stresses the need for special concern for relatives. Abu Talaha was the wealthiest among Ansars in Medina for his date gardens and other property, of which he loved Bairaha most. It was right opposite the mosque and the Holy Prophet used to go there and drink its pure water. When this verse was revealed: “Never will you attain to the highest degree of virtue unless you spend out of that which you love;” Abu Talha came to the Holy Prophet and said: “Messenger of Allah, Allah has sent down to you: “Never will you attain the highest degree of virtue unless you spend out of that which you love; and the property I love most is Bairaha. I offer it in charity for the sake of Allah, hoping for its reward from Allah. So dispose it of, Messen-

ger of Allah, as Allah might direct you." The Holy Prophet said: "Well, well, this is a very good property, this is a very good property. I have heard what you have said, and I think you should divide it among your relatives." Abu Talha said: "So shall I do, Messenger of Allah:" and he divided it among his cousins and other relatives.³

The concern for the common was not only witnessed among those who were in authority. Muslims, as brethren, were always on the look out to help one another and for that they would go to any length. An idea about the extent of charity by ordinary Muslims of that era can be had from the following. The Holy Prophet said, "While a man was walking through a barren tract of land he heard a voice proceeding from a cloud saying: "Water the garden of So and So." Thereupon the cloud advanced in a certain direction and rained its water over a rocky piece of land. The streamlets flowed into a large channel. This man followed the channel till it encircled a garden and he saw the owner of the garden standing in its midst working with his spade spreading the water. He asked him: "Servant of Allah, what is your name?" He told him his name, which was the same that he had heard from the cloud. The owner of the garden then asked him: "Servant of Allah, why did you ask my name?" He answered: "I heard a voice from the cloud from which this water had come saying: Water the garden of So and So, and I would like to know what do you do with it." He said: "Now that you ask me I will tell you. I estimate the produce of the garden, then give away one third in charity, use one third for my family and self and restore one third to the garden."⁴

Salman of Persia had a large stipend but he would give it away and be content with income from his own exertion. He would buy palm-leaves worth one dirhem, weave them into a mat and sell that for three dirhems. Of the proceeds, he would plough back one dirhem into his venture, give one dirhem in charity and use the balance for family maintenance.¹⁷

Once thirty thousand dirhems were brought to Ibn Umar and he gave it away. After he was finished with it, some other needy turned up whom he used to help. He hated to say no them. So he borrowed from those to whom he had earlier given the money and thus met their requirement.¹⁶

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In one of the battles against Romans, a small party of only sixty Muslims was pitted against a much bigger Roman army, which was in the thousands. This led to a fierce fight, which Muslims won, but at a heavy cost. At the end of the day, the injured were being looked after. Among them was Ikrama bin Abu Jahal, son of the arch enemy of Islam. As the water carrier came to him to offer water, he pointed to another injured Muslim lying nearby and said, "Look, there is another older Muslim who is dying of thirst. He is more deserving than Me. You better serve him first." When he approached that man, he refused to accept it and he too pointed out to another Muslim. In this manner, they all preferred to be served the precious life giving drops of water after other injured Muslims. By the time he reached the last man, he was dead. He, therefore, returned to Ikrama but he too had already breathed his last.¹⁴ It would be hard to find a better example of self-sacrifice. It is worth mentioning that Ikrama was not only the son of Abu Jahal, whose sole mission in life was to destroy the Holy Prophet and Islam and died fighting against him in the battle of Badr, but was also prominent as an enemy of Islam in his own right. He had proved himself so wicked that he was one of the four male Meccans who were not covered by the general amnesty announced by the Holy Prophet after the conquest of Mecca and was ordered to be put to death. To save his life, he left Mecca but his wife managed to seek pardon of the Holy Prophet on his behalf. He was about to board a ship taking him away from Arabia to Yemen for good when his wife caught up with him and persuaded him to return to Mecca. Thus impressed by the magnanimity of the Holy Prophet, he willingly embraced Islam and proved his worth as a devout Muslim, as much in life as in death. His ultimate death in the above manner speaks volumes of the radical transformation he had undergone after joining the fold of Islam.

Hadhrat Umar once sent Abu Ubaida four thousand dirhems and four hundred dinars and asked the carrier to watch how he spent that amount. Abu Ubaida gave that away in charity. He sent a similar amount to Mu'adh bin Jabal with the same instruction to the carrier. He too devoted that amount to charity except a small amount, which his wife needed badly. When Hadhrat Umar got

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the report, he said, "All praise belongs to Allah who has given persons of such character and calibre to Islam."¹⁶

Burying girls alive was a custom in Arabia during the time of Holy Prophet. Saving such girls, rare as it was, was considered an act of great piety. Zaid bin Umru used to claim that, before accepting Islam, he not only saved those girls who were to be buried alive, but also other forms of death. He would offer to the person, who might be inclined to kill a daughter for want of means, to take her over. When in his care, as she would attain the age of speaking broken words, he would give the father the option to either take over the child and receive the cost of her upbringing from him or let her remain with him.³

Even former slaves were not to be left behind. Salam, a freed slave of an Ansar lady and adopted by Abi Hadhifa as a "mawali", had willed that out of his bequest, one third was for the cause of Allah, one third for freeing slaves and the remaining one third for his former master. He was killed in the battle of Yamama. When Hadhrat Umar sent his willed bequest to that lady, she refused to accept it. When Hadhrat Umar repeated the offer, she said, "I had freed him for the sake of Allah." The wealth thus went to Bait-ul-Mal.¹⁶

Sanctity of Public Funds

Early Muslims were extremely cautious about the use of public funds, as these were taken as a sacred trust. The Holy Prophet never used public funds for his own or for his family's upkeep. He always distributed the war spoils or charity in its entirety not leaving any thing in reserve. He would not leave the mosque until the job was done. Once there was none eligible, and something was left over. He preferred to spend the night in the mosque to going home. Next morning, when it was given away, he heaved a sigh of relief and thanked Allah.¹³

During his final illness, one of the things that worried him most were a few dinars, which had remained undistributed and were in the house. Just before death, when he would frequently faint, his worry was to have them distributed. He was at ease only when the needful had been done and then said, "It would not be proper

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for Muhammad to meet Allah with these dinars.”¹⁷ The Holy Prophet would personally brand the Zakat camels. It is worth mentioning that he kept his personal finances separate from State funds, even if it was a gift to him. These were, in fact, managed by Bilal. Of the gifts received by the Holy Prophet, he would distribute them among other Muslims, but not to any member of his immediate family.

Before his death, Hadhrat Abu Bakr told his daughter, Hadhrat A'isha, “Ever since I assumed charge of Muslims’ affairs, I have not taken any cash from them. I afforded simple food and rough clothes. Of their wealth, I have at the moment one servant, one camel, for irrigating date palms, and this old sheet. After my death, turn them over to Umar and relieve me of their burden.”¹⁷

Hadhrat Abu Bakr would not tolerate any misappropriation of war spoils. He had prescribed a very severe punishment for this purpose. Such an offender was made to suffer one hundred strips and shaven head and beard. His wealth in the house, excepting animals, was put to torch and he was permanently deprived of any share in grants to Muslims.²³

After Succession, Hadhrat Umar once addressed the public: “You must obey authority but this should in no way involve disobedience to Allah. As for wealth, I find three principles; It should be collected in a due manner, spent in the cause of Allah and not misused for any wrong purpose. As for your wealth, my position is that of a custodian of an orphan’s property. I will abstain from it, if I am self-sufficient, but in case a dire need compels me to resort to it, I will use it very sparingly and in an established manner. That too will be a loan to me.”¹⁸

What was the common man’s concept of propriety at that time is evident from the following exchange between Hadhrat Umar and Salman: Hadhrat Umar enquired from him whether he was a king or Caliph. His reply: “If you incur an improper expenditure of one dirhem or even less, you are a king and not Caliph.”¹⁷

Hadhrat Umar once fell ill and honey was prescribed as medicine. There was nothing in his house but there was some in Bait-ul-Mal. For this, he publicly sought permission from the Muslims. Once a camel from charity was lost and Hadhrat Umar was seen

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running around to personally find it, in stead of directing the State officials to do so. He was also once seen applying ointment to the camels received in charity.¹⁵ He would personally record the particulars, like age, color, etc. of all the camels received in Bait-ul-Mal. Once hearing the arrival of war spoils, his daughter Hadhrat Hafza, a wife of the Holy Prophet, approached Hadhrat Umar for her share as a kindred, but he refused saying, "Of course, you are my kindred and do have a right in my personal wealth but this belongs to Muslims at large."²⁴

Uthman bin Affan reports, "On one extremely hot day, we were with Hadhrat Uthman in his house. I suddenly saw a person guiding two baby-camels and the burning ground was scorching his feet. Hadhrat Uthman directed me to see who he was. I informed him that he was some one who had covered his head and was leading two baby-camels. When that man came near us, Hadhrat Uthman again asked me to see who he was. When he was close by, I found that it was Hadhrat Umar so I informed Hadhrat Uthman that it was Leader of the Believers. Hadhrat Uthman stood up and stuck his neck out of the door to see, but the intense heat forced him to withdraw. When we were face to face with Hadhrat Umar, Hadhrat Uthman asked him why he was out at that time. Hadhrat Umar said, "Charity camels have gone ahead to the pasture and their off springs have been left behind. I wanted to put them with them, as I was afraid that, if they were lost, Allah would hold me accountable." Hadhrat Uthman invited him into the shade and offered to do the needful on his behalf. His said, "You keep sitting in the shade," and moved on. Hadhrat Uthman said, "If a person wants to see a strong trustworthy, he should see him."¹⁴

Hadhrat Umar not only set an example with his personal conduct, but enforced this discipline on State functionaries at all levels. He required them to declare their assets at the time of entering upon office and on leaving it. Any report of laxity in this regard attracted his personal attention and he would immediately call for explanation. Where he was not satisfied, punitive action followed immediately. In this, he spared not even celebrated generals, Governors of the Provinces, old venerable Companions and even his own son. He always preferred to err in favor of the State, even if

it was to the detriment of his near and dear ones. The case of Khalid bin Walid is quite illustrative. One of the reasons for his getting into difficulties with Hadhrat Umar was his laxity in monetary matters. He was the general of generals, enjoying the unique honor of having never been defeated in battle and to whom The Holy Prophet had called, "The Sword of Allah." It was reported to Hadhrat Umar that Khalid had granted a large sum to a poet friend of his. He was subjected to intense interrogation as to the source of that money. The view was that if this was out of State funds, it amounted to embezzlement and if it was his money, this was sheer extravagance. Either was not desirable. As a result, half of his property was taken away so much so that he was left with a pair of shoes which Abu Ubaida, who was entrusted the task, wanted to leave, as it could make no sense to divide the pair of shoes. Khalid, however, insisted that the orders of Leader of the Believers must be fully carried out. Even after this episode, Hadhrat Umar was not satisfied and often taunted him of having usurped the property of Allah and demanded its retrieval. Since Hadhrat Umar insisted on this, Khalid countered by saying that he had not received more than forty thousand dirhems from the State and was willing to pay that off. Hadhrat Umar made the counter offer of forty thousand dirhems for all his property. This was agreed upon. Khalid's assets turned out to be household effects and a few slaves and were valued at eighty thousand dirhems. These were taken away and he was paid forty thousand dirhems. Hadhrat Umar finally removed Khalid from the command and to dispel the impression that this was because of his financial impropriety, Hadhrat Umar issued a circular that he was not removed for that reason, but to remind Muslims not to depend on Khalid too much and place trust in Allah alone.¹⁵

Abu Hurairah, a famous Companion had to receive very rough treatment from Hadhrat Umar for acquiring wealth as Governor of Bahrain. He dismissed him from that office and, on his return to Medina, demanded an explanation. Hadhrat Umar: "When I appointed you as Governor of Bahrain, you were even without shoes. Now I have been told that you have purchased horses worth sixteen hundred dinars." Abu Hurairah: "We had horses and these

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are their off springs. Moreover, we have been given presents.” Hadhrat Umar: “I had fixed your salary. Whatever you have is surplus and must be returned.” Abu Hurairah: “You have no right to it.” Hadhrat Umar; “By God, it is my right and I am going to whip you.” With this he whipped him so much that he began to bleed all over. Abu Huraira: “I leave this to Allah.” Hadhrat Umar: “I wish you had acquired this through lawful means and surrendered it with alacrity. Did the people of Bahrain paid their dues for you or Allah and Muslims?”¹⁵ Later, Hadhrat Umar offered another job to Abu Hurairah but he refused to accept it by saying, “I am afraid of being insulted, flogged and my property being confiscated. I also dislike making a judgment without knowledge.”²⁰ According to Ibn Sa’d, Abu Hurairah was asked to keep the wealth he originally possessed and his salary and deposit the balance in Bait-ul-Mal. This amounted to twelve thousand dirhems. Hadhrat Umar is reported to have asked him how he felt about his dismissal and his reply was, “When you appointed me, I disliked it. Now that you have dismissed me, I like it.”¹⁷

Another ranking Companion, Sa’d bin Abi Waqas was also dismissed for financial impropriety. So was Umru bin Al’as and he had to surrender half of his wealth.²⁰

The case of his two sons, Abdullah and Ubaidullah, is interesting from another angle. While returning to Medina, the local Governor, Abu Musa Asha’ri, gave them some money for Bait-ul-Mal and allowed them to use it for their benefit in the meanwhile. They purchased some commodities with it and sold them, before reaching destination, for a handsome profit. They rendered account by saying, “This is the money we were given for Bait-ul-Mal and this is the profit we earned.” Hadhrat Umar refused to accept this maintaining that the entire amount, including the profit, belonged to the State. They were given the privilege of using the money while on way due to the fact that they were the sons of Leader of the Believers. Hence the profit should also go to the State. On the other hand, his sons took the position that in investing the money they had also incurred the risk of making a loss and in that event they would have made it good. They, therefore, wanted that to be treated as a kind of joint venture between the State and them, the

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State providing the capital and they labor, an arrangement known as "Mudharba". As such, the profit should be distributed between the two evenly. Hadhrat Umar refused to accept this line of argument, but relented only when his companions present there also pleaded for his sons and they were allowed to retain half of the profit.⁹

Hadhrat Umar used to say, "I will not allow four things of Islam to be destroyed and will stick to them in any circumstances: I will spare no effort to collect Allah's wealth and protect it, and I shall use it only for the purpose prescribed by Allah. I have insulated the family of Umar from this and there will be no wealth with us." Once a relative of Hadhrat Umar, approached him for something. He spoke very harshly with him and put him off. Those who were present asked him the reason. Hadhrat Umar said, "He asked me to give him from Allah's wealth. How would I be able to explain (to Allah), if he turned out to be a dishonest person? Why did he not ask me from my own wealth?" Later, he helped him with ten thousand dirhems from his own pocket.¹⁵

In one of the campaigns, the commander of Muslim army, Salma bin Ques, suggested to the troops that a present be made to Hadhrat Umar for his valuable contribution to their war effort. They agreed and a box full of jewellery and precious stones was packed and entrusted to a special messenger. He went to Medina and sought an audience with Hadhrat Umar. This was granted and he called at his residence. After the meal, he explained the purpose and opened the box for Hadhrat Umar. As soon as Hadhrat Umar had a glimpse of the contents, he cried out, "If I accept this jewellery, may Allah not fill the stomach of Umar." He was so vehement that the ladies in the house feared that he was attacked and shouted for help. The messenger was directed to return post haste and have them distributed before the troops returned to their stations. Hadhrat Umar threatened to come down hard on him, if there was the slightest delay in compliance of his orders. Thus the messenger rushed back and reported the failure of his mission. He advised his boss to hurry up with the distribution before there was real trouble for both of them. The valuable precious stones were sold at the throw away price of five to six dirhems each, whereas they were worth more than twenty thousand each.¹⁵

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On another occasion, when Nahawand was conquered, the personal treasure of the Emperor of Persia, which was kept in two large boxes, was captured in tact. Saib, who was deputed by Hadhrat Umar to supervise the distribution of war spoils in case of victory, related that he took those boxes to Hadhrat Umar who directed him to place them in Bait-ul-Mal for later disposal by him and allowed him to return. After complying with his instructions, he immediately left for Kufa. Hadhrat Umar spent the night without doing anything about the boxes. Next morning Hadhrat Umar deputed a person to fetch him but he could not catch up with him until he had reached Kufa. He was conveyed Hadhrat Umar's message to see him immediately and made to ride behind the messenger. As soon as Hadhrat Umar saw him, he said, "What have I to do with Saib?" Asked about the matter that so agitated him, Hadhrat Umar said, "Last night, as you left, I fell asleep, but throughout the night angels of my Providence kept dragging me towards those boxes, which were ablaze, saying, "We will brand you with these." I kept on saying, "I will soon have them distributed among Muslims." You better take them away and sell their contents and use the proceeds for stipends and gifts for Muslims." He thus took those boxes back to Kufa and put them on sale. They were purchased by Umru bin Mardhab for two hundred thousand dirhems. He later sold them to a foreigner for four hundred thousand dirhems thus becoming the richest person in Kufa.¹⁵

Hadhrat Umar had developed friendship with the Roman Emperor and they used to correspond with each other. His wife, Umm Kalthum, daughter of Hadhrat Ali and Fatima and granddaughter of the Holy Prophet, once sent perfume as a gift to the Empress. She reciprocated with jewels. This came to the notice of Hadhrat Umar who insisted that this should be deposited in Bait-ul-Mal as State property. She pleaded that this was in response to her gifts, which she had paid from her own pocket. Hadhrat Umar agreed that this could be so, but the messenger who carried them back and forth was a State functionary. Ultimately, the gift from the Empress went to Bait-ul-Mal.¹⁵

Hadhrat Uthman, being fabulously rich, was very liberal in the use of his own wealth. However, when it came to public funds, he

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was equally careful. When his house was under attack, which culminated in his assassination, instead of worrying for his personal safety, he had posted two guards at Bait-ul-Mal, even though it contained nothing but only two bags.¹⁵

Hadhrat Ali also set a high example. He never drew any salary and preferred to lead a very ascetic life on his own. He once took his sword to the market to sell it, because he needed money to buy a shirt. When some of his friends found him shivering in cold, they advised him to get himself a woollen mantle from Bait-ul-Mal, but he refused.³⁴ He was very hard on public officials, if they were irresponsible in matters of public funds. He had appointed Yazid bin Jabba as Governor of Ray. He embezzled thirty thousand dirhems from Bait-ul-Mal. This was reported to Hadhrat Ali and he immediately recalled him subjecting him to a thorough enquiry. As he was found guilty, he was flogged and put in prison.²³

The common man was also conscious of the need for vigilance on the use of public funds and would not hesitate to call for an explanation from their rulers, including the mighty Hadhrat Umar. He was rather tall and needed extra cloth. Once an ordinary man publicly questioned him as to how he had managed when his entitlement could not do. His son had to explain that it was certainly true that for Hadhrat Umar the length of cloth to which every Muslim was entitled was inadequate. In fact, he had given his own entitlement to his father to enable him to make his clothes. On their own part, ordinary Muslims would be equally responsible. Whenever the Holy Prophet wanted to distribute the war spoils, he would ask Bilal to make an announcement and the people would bring forth whatever they had acquired during the war. He would take out the State share of one fifth and distribute the rest. Once, long after the announcement, a person came forward with a rope and said, "This is of the war spoils." The Holy Prophet asked whether he had heard Bilal making the announcement thrice. He replied in the affirmative. The Holy Prophet wanted an explanation why he did not comply then. He tried to offer some excuse but he said, "I would never accept it. Now you will account for it on the Day of Judgment."⁵

There are numerous cases to support the fact that ordinary

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Muslims also treated public property as a sacred trust. Hadhrat Umar's remarks in this respect speak volumes of the high standard of integrity of the Muslims of that era. When the share of the Center by way of Khums (one fifth) in the form of a carpet of the Persian Emperor, which was studded with precious stones, gold and silver, was received, Hadhrat Umar said, "Highly honest indeed is the nation which has sent these articles."¹⁵ Mu'awia once asked Ibn Umar as to the construction he had put up. "If this is from God's wealth then you have committed a breach of trust, but if it is from your own wealth, you are a spendthrift."²³ Abu Asim relates, "In one battle my shirt was totally worn out. After the battle was won, I got busy in repairing it. In so doing, I noticed a dead enemy. I removed his shirt and put it on after washing it. When the war spoils were collected, Mjashe stood up and addressed us. After praising God, he said, 'O ye people, do not steal anything from the war spoils, otherwise you will have to come up with the stolen goods on the Day of Judgment. Better return it, even if it were a needle or thread.' When I heard this, I put back that shirt among the war spoils."¹⁵

Economic Management

The first and foremost duty of an Islamic state is to ensure compliance with the economic tenets of Islam. As to the enforcement of prohibitions, it was relatively easy, as the public was also convinced of the rationale of the prohibitions and was always more than willing to comply with them in all sincerity. This was the case in early days of Islam when the fear of Allah and the earnest desire to win His pleasure were at their height. Before them, the followers of Prophet Moses who, when asked to slaughter the cow, had argued with him, seeking all sorts of details about the age, color, etc. of the cow to be slaughtered. They, in fact, were not inclined to do so, because they had been worshipping the cow before joining the fold. This episode is narrated in detail in the Quran in a separate Chapter entitled, "Al-Baqra" (The Cow). In sharp contrast, the Companions of the Holy Prophet simply said, "We heard and we submit." This was clearly brought out when wine,

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one of the basic weaknesses of the Arabs at that time, was prohibited. Some Muslims had gathered at a wine party and were in the midst of it when they heard a person making announcement in the street that Allah had prohibited wine. Without the least hesitation, at a time when they were under the influence of wine and usually not amenable to any sober suggestion, they at once broke the pitcher. They did not have the second thought of even checking the veracity of proclamation, even though this was suggested by one of them. Their spontaneous response was that it was enough that they had heard the announcement. It is reported that on that day wine was seen flowing freely in the drains.³ Ibn Abbas report, "A person brought two leather bags full of vintage wine as a present for the Holy Prophet who asked him whether he knew that Allah had forbidden wine. Then some one whispered something into his ear. The Holy Prophet asked the man what he had whispered to the gift presenter. He replied, 'I advised him to sell the wine.' He said, 'The Authority which has forbidden its consumption has also forbidden its trade.' On that the man opened the mouth of the leather bags and let the wine spill away."⁸ With such an attitude of submission to Allah and his commandments, it was not difficult to enforce prohibitions and violations would be far and few. Even in those cases the punitive action was very swift regardless of the standing of the person concerned. In one case, Hadhrat Umar did not spare even his own son and made an example of him.¹⁵

Land Ownership and its Management

The Arabs, in particular of Mecca, were essentially a nomadic people, rearing of goats and camel being their principal occupation. Hence they knew little of agriculture, except looking after palm-groves in the oases. Land management, both by grantees and the State, was thus a new experience for Muslims. They had to deal with a variety of lands, namely, conquered lands, contractual lands, lands belonging to Muslims, State lands, barren lands and free lands.

Those who participated in fighting were allowed a share in the conquered land as a war spoil, until Syria and Iraq were con-

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quered when Hadhrat Umar stopped this practice. When Muslims occupied the land of Banu Nadhir, the Holy Prophet addressed them, "Your Migrant brethren have come here leaving all their property and wealth in Mecca and have nothing to support them. If you so desire, the properties belonging to Banu Nadhir and your personal properties be mixed together and distributed among you all; or keep your own properties with you and permit me to distribute the other properties among the Migrants." The Ansars replied, "O Prophet of Allah, you may distribute all this property among the Migrants and any thing from our personal properties that you may so desire; you have the sole authority to do as you please." He distributed the property of Banu Nadhir among the Migrants and a couple of Ansars.²³ The land belonging to Banu Quraiza was also distributed among the Muslims.²⁰ At Khybar, the Jews were allowed to retain their land and share the produce with Muslims. However, some land belonging to the Jews, who were either killed in fighting or had fled away, was distributed among the Muslims as State property. Later, the land owned by the defeated kings and their courtiers, ponds and pools, and forests were added to this category.²⁷

After the conquest of Syria and Iraq, Zubair, Bilal and their like minded demanded that the land be distributed among the troops, as was done in the case of Khybar. However, Hadhrat Umar refused and Hadhrat Uthman, Hadhrat Ali, Talha and Mu'adh bin Jabal supported him. What clinched the matter was the argument, forcefully advanced by Mu'adh, that there will be nothing left for the coming generations which may be called upon to fight for safeguarding the frontiers of Islam. Hadhrat Ali supported him saying, "Leave the original cultivators alone so that they are a source of economic strength for all Muslims." Thus Hadhrat Umar said, "How can I distribute this land among you and leave out the future generations without any share in it? ... I am afraid that if I distribute it among you, you will begin to fight for water." He wrote to Sa'd bin Abi Waqas who was Governor of Iraq; "Whatever spoils the troops have collected should be distributed among those who participated in fighting. Let the canals and lands remain with those who already work on them so that this is preserved for the salary of Muslims."¹⁸ He is also reported to have said, "I would have

distributed the conquered land, as was done by the Holy Prophet, but I leave it as a treasure for the future."³

The decision not to distribute the land among the troops created the problem of management of land which was not left with the locals and taken over by the State. The whole of Iraq, except some areas, Sand, Syria and the whole of Egypt, except Africa, had been conquered during Hadhrat Umar's time. Cyprus and Africa were added during Hadhrat Uthman's time. Kharaj and Jazia was imposed there for providing security to the life and property of the occupied countries. This became the contractual lands covering a large number of countries and the tribes around Medina.

In pre-Islamic days big landlords would take State lands which were lying uncultivated, even though quite fertile, as grazing land on payment of a nominal fee or totally free of charge. They would put a fence around these lands denying its use to general public, thus cutting off the supply of fodder for their cattle. The Holy Prophet stopped this unfair custom by saying, "Fencing the grazing lands or reserving it is permissible to none but Allah and His Prophet."³ Hadhrat Umar's instructions to allow the common man to use the State pasture in preference to rich Muslims have been mentioned earlier.

Optimum use of available land was a basic objective of the State. To that end, dead lands, those lands, which did not belong to any one and were lying unused, would go to any one who cultivated them for three years. The Holy Prophet said, "Aadi (e.g. as old as the Aad people) lands belong to Allah and His Messenger, thereafter they are for you. Any one who revives the land by cultivation will have that land. If any one enclosed a land, but did not cultivate it, he will have no right after three years."¹⁸ Another version is: "Dead land belongs to him who revives it. If a Muslim eats its produce, it will be charity on the part of the cultivator."²⁸ Grantees of land were also supposed to put it to proper use through cultivation. Otherwise, they could lose that land. Hadhrat Umar was very particular about this and he did not spare the venerated Companions, like Abu Hurairah. Since the land granted to him was not being put to plough, Hadhrat Umar wanted this to revert to the State, but Abu Hurairah resisted on the ground that the land

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was granted by the Holy Prophet and not by Umar. Similar was the case of Bilal bin Harith Muzni to whom Hadhrat Umar said, "Believe me, the Holy Prophet had not granted you land that you may hold it back from the public. He had granted you land that you may cultivate it. Therefore, retain the land you can cultivate and surrender the rest." According to another report Bilal was not prepared to comply with the demand but was forced to give up some land.²⁸

The revived dead land at times occasioned disputes between the first claimant and the subsequent user of the land who may, knowingly or unknowingly, put in labor. The Holy Prophet said, "If a person sows in the land of another person, he would be entitled only to the cost of his inputs and will have no share in the produce." In some cases, grown-up date trees intentionally planted by the second person were cut down during the Holy Prophet's time. During the time of Hadhrat Umar, in some cases a compromise was attempted to compensate either the first or the second person through payment for the produce or the price of land.²⁸

The Holy Prophet's agreement with the people of Najran was renewed by Hadhrat Abu Bakr. By the time of Hadhrat Umar, these people began to violate the agreement, which forced him to take punitive action against them. Their acquisition of horses and weapons, in glaring violation of the agreement, was a serious potential threat to Muslims. Moreover, they also started lending money on interest from which they had been specifically forbidden. In these circumstances, what precipitated action against them was their attack on Ibn Umar. He thus expelled them from Yemen to Iraq. They were, however, extended every facility to help them settle in the new land. Hadhrat Umar issued special instructions in this regard. These were: "All officials in Syria and Iraq should help these people to cultivate land in their jurisdictions. Whatever land they cultivate, will be charity from Muslims and in lieu of the land they had given up. None should have any objection in this behalf and they should not be subjected to any levy. In case they are in any way wronged, Muslims should come to their help in view of the protection they enjoy. They owe Jazia but this is remitted for two years." When they were expelled, Hadhrat Umar com-

pensated them for all their belongs, fruit bearing trees, camels, implements and even ropes.³ After Hadhrat Umar, they sought reversal of their expulsion but the Successors upheld Hadhrat Umar's decision. Hadhrat Uthman, however, reduced the amount of their Jazia by thirty pairs of clothes and made them owners of land, which Hadhrat Umar wanted to be treated as charity.¹⁸

Crop Sharing

Before the advent of Islam, in Medina a variety of bases of crop sharing existed. In some cases, the more fertile plots of land were reserved for the landowner and its produce went to him, while the worst plots and their produce were given to the tenants. Another method was that the landlord took the produce of the land irrigated by wells and canals, while the cultivator had the produce of land irrigated by rainfall. According to Rafee bin Khadij, whose family did more cultivation than any other inhabitant of Medina, at times calamity would fall on one portion of the land, leaving the rest of the land free, thus causing an uneven loss among the land owner and the tenant. Yet another arrangement was that the tenant gave a fixed amount of the produce to the owner regardless of the actual produce. Land was also let out on crop sharing basis under which the tenant gave a portion of the produce, from one-fourth to one-half, as mutually agreed. In addition, there could an additional charge in form of grass (for which the tenant did not put any labor except cutting it). The Holy Prophet stopped the system of reserving specific pieces of land for any individual.³ In addition, the tenants were frequently subjected to off-farm hard forced labor, as a common practice. These were also abolished by Islam and the Holy Prophet urged benevolence in the arrangement and went as far as to say, "It is better for you to give land to your brother than charge anything from him for that."³

After the Migration, the Ansars of Medina voluntarily offered half of their belongings, including land, to the Migrants but the Holy Prophet did not approve it. Instead, the Migrants were to work on land for half of the produce. When Khybar was conquered, the Jews there requested the Holy Prophet to allow them

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to work on their lands in return for half the produce.³ It is significant that the Holy Prophet did not fix the share, but was willingly offered by the Jews in keeping with the prevailing custom. This was, however, not to be the standard formula. Hadhrat Abu Bakr accepted one third of the produce.¹⁸

Hadhrat Umar used to let out his land on the condition that the tenant would work on the field, while he would supply seed from his own pocket and the produce would be shared half and half. In case the cultivator supplied the seed, Hadhrat Umar's share in the produce would be reduced with mutual agreement.³ His instructions to the officials were: "Survey the land which has been abandoned by their owners. Plain lands irrigated by rain or rivers and with dates or other trees should be entrusted to those who may look after them. In the produce, Umar and Muslims will have two third and the remaining one third will be theirs. In case of lands irrigated with buckets (wells), they will have two thirds and one third will be for Umar and Muslims."¹⁸ Later on, some Muslim landowners even accepted a lower share. Abdullah bin Mas'ud and Sa'd gave their land for one third and one fourth share in the produce.¹⁸

Market Supervision

Market was kept under close State supervision to ensure that the rules were observed, both in letter and spirit. Ibn Abbas reports, "When the Holy Prophet migrated to Medina, the people of that town were the worst in scales and measures. After the Quranic instructions in this regard, they began to measure equitably."⁶ The Holy Prophet would himself take time out to check dealings in the market. On one such round, he saw a heap of grain and thrust his hand into it to see how it was inside. Feeling wetness, he asked the owner: "What is this?" He answered: "Messenger of Allah, it was wetted by rain." He said: "Why did you not let it remain on top so that people could see? He who cheats is not one of us."⁴ Abu Syyyed reports, "Once the Holy Prophet visited a market called Suq-al-Nabut and declared, 'This market is not for you.' Then he visited another market and gave the same verdict. In the last market, he said, 'This is for you. There will not be short scales here

nor any tax will be imposed here.”⁶ There were no standard weights and measures at that time. The Holy Prophet, however, informally set the standard: “The weight of Medina and the measure of Mecca.”⁵ This shows how well informed he was about the quality of weights and measures in different towns. It was to curb speculation that the Holy Prophet directed the traders to complete the transaction by taking possession of the commodity and shift it away from the place of the deal. The rule was enforced in the market. Ibn Umar reported that they were beaten during the Holy Prophet’s time, if they bought foodgrains in bulk and then sold them on the spot without shifting them.³ Abu Hurairah said to Marwan: “Have you made lawful the transaction involving interest?” Marwan said: “I have not done that.” Abu Hurairah said: “You have made lawful the transaction with the help of documents only, whereas Allah’s Messenger forbade the transaction of foodgrain until full possession is taken of them.” Marwan then addressed the people and forbade them to enter into such transactions. Suleman said: “I saw the sentinels snatching (these documents) from the people.”⁴ The Holy Prophet did not allow two prices for the same commodity; one for sale against cash and the other for payment in future-credit.⁸

The Holy Prophet also appointed officials specifically for market supervision in Medina and Mecca after the conquest of Mecca. Hadhrat Umar was appointed for Medina.³¹

Hadhrat Umar was very particular about cornering of essential commodities like food grain. He said, “In our market no body should corner goods. Those who have surplus funds should not use them to buy up goods. Any one who brings supplies to our market bearing the hardship of weather is the honored guest of Umar. He is free to sell his ware as he pleases or do otherwise.” Hadhrat Uthman also followed his precedent.⁹ Once Hadhrat Umar passed by Hatib and enquired about the price of that he was selling. He said, “Two Muds for one dirhem.” Hadhrat Umar said, “You buy from our doors, houses and markets, but cut our throat by over-charging. You better sell by Sa (equal to four Muds), or do not sell in our market. As an alternative, go abroad and import things and then charge as you please.”²⁶ Hadhrat Ali also had

similar views. He said, "An importer is welcome, but a hoarder is sinful and accursed." He would award severe punishment to hoarders. Once it was reported to him that a person had hoarded foodgrain worth one hundred thousand dirhems. He had the stock put to torch. The foodgrain stored by Jaish also suffered the same treatment. According to him, had that been spared, he would have made profit equivalent to the State stipends to the people of Kufa. Hadhrat Ali set the limit for proper holding of stocks at upto four thousand dirhems. He said, "Upto four thousand it is for maintenance and beyond that it is wealth."²³ As has been mentioned earlier, the Holy Prophet was against price control and preferred rationing in time of extreme shortage. During the time of Hadhrat Umar, there was a severe famine in Hijaz. He arranged to get foodgrain from all other regions and, for equitable distribution, he had coupons issued to eligible persons.²³ Abiding by the directions of the Holy Prophet, Hadhrat Umar did not allow the locals to become agents for the outsiders and said, "Indicate the prevailing price and show them the way to market."²³ The Holy Prophet granted some dates or barley to Abdullah bin Mas'ud's wife and the commodity was in Khybar. Asim bin Adi offered to give this to her in Medina in exchange for it for his servants there. She consulted Hadhrat Umar in this matter. He said, "Do not go into this deal. What is the guarantee?"²⁸ In another case, a person borrowed some foodgrain on the condition that this would be returned in another town. Hadhrat Umar did not approve of it saying, "What about the labor to transport the foodgrain?"⁴⁹

Hadhrat Uthman used to, among other things, keep an eye on the price situation. For this, he always spared some time to make enquiry from the audience in this regard before delivering the Friday Sermon.¹⁷

Hadhrat Ali would regularly visit the market with a whip in his hand. He would direct the people to fear Allah, be straight in dealings, weigh properly and not to blow into meat.¹⁷

Economic Conditions

There are two distinct phases in early Islam, which are impor-

tant from the point of view of economic management. The first phase, which was marked by **extreme paucity of resources**, lasted approximately till the demise of the Holy Prophet, though the situation had somewhat eased after the conquest of Khybar. Thereafter, the conquests of Roman and Persian Empires literally opened floodgates of wealth. How the State affairs were managed is an interesting chapter of Islamic history.

Utbah ibn Ghazwan, Governor of Basra said, "I recall being one of the seven people with the Holy Prophet when our only food was leaves of trees whereby the sides of our mouths were cut. I had procured a sheet which I cut into two and shared it with Sa'd ibn Malik. Each of us converted our piece into a loincloth. To day, every one of us is Governor of a city. I seek the protection of Allah against counting myself great and being small in the sight of Allah."⁴

The migration from Mecca meant the loss of all property and a new life in Medina. The first problem was the rehabilitation of Migrants. Ansars, inhabitants of Medina, received their brethren with open arms and offered to share every thing with them. The Holy Prophet divided them into couples, one Migrant with another Ansar, and declared them brothers-in-religion. According to Anas, "When Migrants moved from Mecca to Medina, they had nothing in their hands, while Ansars possessed lands and date-palms. They divided their property with Migrants. Ansars gave them gardens on the condition that they would give half the fruit from the orchards every year, and Migrants would recompense them by putting in labor. The mother of Anas had given to the Messenger of Allah her datepalms. He, in turn, bestowed it on Umm Aymen, mother of Usama bin Zaid. When the lands of Quraiza and Nadhir were conquered, the Holy Prophet began to return whatever he had received. My people told me to approach the Messenger of Allah for return of the trees. He reverted them to me. Umm Aymen also came in at that time and put the cloth round my neck and said: 'No, By Allah, we will not give to you what he has granted to me.' The Holy Prophet said, 'Umm Aymen, let her have them and for you are such and such trees instead.' But she said: 'By Allah, there is no God beside Him. No, never!' The Holy Prophet continued saying: 'Such and such, until he had granted her ten times or nearly ten times more.'"⁴

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The Migrants were essentially traders and most of them immediately turned to that calling, with whatever little capital they could lay their hands on. The Holy Prophet also encouraged them in this. An unemployed Companion sought assistance from the Holy Prophet. He asked him whether he had anything and his reply was that he had only a blanket, which he used as his bedding and coverage, and a cup. The Holy Prophet asked him to bring them and put them to auction. The first bid was for one dirhem. The Holy Prophet desired this to be higher and, as a result, there was the second bid for two dirhems, which was accepted. The Holy Prophet gave the money to him, directing him to buy an axe. The Holy Prophet personally fixed its handle and instructed him to go to the forest and cut trees with it for sale in the market. He also asked him to report back after a fortnight. Accordingly, he informed the Holy Prophet that he was able to earn ten dirhems, of which he spent three dirhems for buying clothes and the rest for purchasing foodgrain. The Holy Prophet said, "Is this not better than begging and facing disgrace on the Day of Judgment?"⁷

The general financial position of most Muslims remained precarious during this period. An idea can be had from a few instances. Khubaib ibn Aral relates: "We migrated with the Holy Prophet seeking the pleasure of Allah and looking only to Him for our reward. Some of us died without enjoying anything of it. Of such was Mus'ab bin Umair who was killed in the battle of Uhud, leaving only a small inadequate sheet. If we covered his head with it, his feet were exposed, and if we covered his feet, his head was left exposed. So the Holy Prophet told us to cover his head and to put some fragrant grass over his feet."³

The case of a man coming to the Holy Prophet for help in food and his enquiry from his wives who had nothing but water has been mentioned earlier. He entrusted him to an Ansar who took him to his house. He too was not so well off and asked his wife if there was anything to be offered to the guest. Her reply was: "Nothing, except a little for the children." He said: "Beguile them with something, and when they should ask for food put them to sleep. When the guest comes in put out the light, and make him feel that we are also eating." So they sat down, the guest ate and

they passed the night hungry. When the Ansar came to the Holy Prophet in the morning, the latter said to him: "Allah was well pleased with what you did about your guest last night."³

Sa'd bin Abi Waqas, who later conquered Persia, relates, "I was the first one who threw his arrow in the cause of Allah. We used to fight, but had nothing to eat except tree leaves. As a result, our excrement resembled dropping of goats."³ Abu Hurairah had a more telling experience. He was one of those who had given up everything in order to be in company of the Holy Prophet. He relates, "I would stand on the way and ask people the meaning of certain verses of the Quran, instead of making a straight request for help. Some would pass on after explaining the meanings of the verses, but some would detect the real purpose, like the Holy Prophet, and invite me to their house. Ja'far bin Abi Talib was quite considerate in this regard. If there was nothing in his house to feed us, he would give us the utensils in which food had been served earlier and we would make the most of them by licking the honey or butter still sticking to those utensils. At times, I would faint because of hunger and people would treat me like one who was afflicted with epilepsy."³

Jabir ibn Adullah relates that the Holy Prophet sent us under the command of Abu Ubaida to an encounter with a caravan of the Quraish and provided us with a leather bag of dried dates without anything else. Abu Ubaida rationed us on one date per day. When asked: "How did you manage?" Jabir replied: "We would suck it, as does a child, and drink some water on top of it. This carried us on till night. We would also shake leaves of trees with our staff, dip them in water and eat them."⁴

There was no regular source of income to the nascent State. On top of it, it was soon faced with a serious threat to its very existence. For the battle of Badr, all that could be mustered was three hundred and thirteen untrained ill-equipped volunteers, including some youngsters, to be pitted against one thousand strong battle-tested fully armed enemy. The imbalance in equipment was quite striking. The Muslims had only twenty camels and two horses for over three hundred persons who had to travel about a hundred miles. Thus not all the fighting men had a share in camels to ride to

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the battlefield. Two persons dropped out because of fatigue and injuries sustained while walking. There was no special facility for the Holy Prophet and he also took turns in riding, like any other ordinary Muslim. Those who shared the camel with the Holy Prophet were: Hadhrat Ali and Marthad bin Abu Marthad Al-Ghanawi.¹² As he walked along, the Companions offered him their turn but he said, "I **can also** walk very well and am equally desirous of the reward." Before setting out the Holy Prophet prayed, "O Allah, these people are barefoot, provide them means of transport; O Allah, they are naked give them clothes; O Allah, they are hungry, provide them food."¹⁷ During the battle of Badr, a Muslim broke his sword and all that the Holy Prophet could do for him was to give him a piece of wood to fight with.¹²

Abu Musa relates, "We went in the company of the Prophet for a battle and we **were six** persons having one camel which we rode in rotation. So our **feet** became thin, my own feet became **very thin** and my nails dropped, and we used to wrap our feet with pieces of cloth. For that reason that battle was named Dhat-ur-Riqā, as we wrapped our feet with rags."³ Jabir reports, "When he was preparing for an expedition, the Holy Prophet addressed us: 'O ye company of Emigrants and Helpers, there are among you people who have no money and no kinsfolk, then let every one of you associate with himself two or three of them for there is nothing for it but that everyone should ride a mount one by one in turn.' So I associated two or three with me and I rode my camel turn by turn equally with them."⁵

Many of the wounded Muslims could not find camels to ride back home from Uhd. There were only thirtysix horses when the Holy Prophet besieged Banu Quraiza. At **Hudaibiyya**, there were only two hundred horses for fourteen hundred persons and that was in the sixth year of Migration. At times, many poor Muslims could not join the Holy Prophet for fighting, because they could not afford to have their own mounts, nor the State could provide them. This finds mention in the Quran, "No blame lies on the weak, nor on the sick, nor on those who find naught to spend, if they are sincere to Allah and His Messenger. There is no cause for reproach against those who do good deeds; and Allah is Most For-

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giving, Merciful. Nor against those to whom, when they came to thee that thou shouldst mount them, but thou didst say, 'I cannot find whereon I can mount you:' they turned back, their eyes overflowing with tears, out of grief that they could not find what they might spend." (9:91-2)

At the time of the battle of Ditch, there was so much shortage of food that people, including the Holy Prophet, would remain hungry for days together. When the Holy Prophet was called to tackle a very hard stone and went into the pit, he had been hungry for three days and had tied two stones to his stomach to suppress hunger. According to Anas, "If a fistful of barley would become available, it would be baked in tasteless fat and placed before all and they would share it, even though it caught the throat and smelled awful."³

The condition of Muslims in early years was summed up in the Quran, "And remember the time when you were few and deemed weak in the land, and were in fear lest people should snatch you away, but He sheltered you and strengthened you with His help, and provided you with good things that you may be thankful." (8:27)

It is significant that despite general poverty at that time, charity was not allowed to suffer and every body extended a helping hand, including the extremely poor. Abu Mas'ud Uqbah ibn Amr Ansari relates, "When the verse regarding charity was revealed we would carry loads on our backs to earn something that we could give in charity. One person presented a substantial amount for charity and the hypocrites said he had done it to show off. Another gave away a few pounds of dates, which were half of their total earnings and they said: Allah is not in need of his dates. Thereupon was revealed: "Those who find fault with such of the believers as give of their own free will and with such as find nothing to give save the earnings of their toil. They thus deride them." (9:79)

When the Holy Prophet set out for the Khybar campaign, as they reached near the town, the late after noon Prayer was said and then he asked for the left over food. None had anything except some flour of barley. This was mixed with water and all shared it.³ With the conquest of Khybar, Muslims felt relieved on the prospects of getting enough dates to eat. Hadhrat A'isha said, "When

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Khybar was conquered, we started saying, 'Now we can eat dates to fill.' Ibn Umar said, 'We had never eaten to fill before the conquest of Khybar.' Abu Hazam relates, "I enquired from Sahal bin Sa'eed whether they had seen fine flour during the life of the Holy Prophet. He reported in the negative. This made me ask him whether they sifted barley flour. To this he said; 'No. We would only blow into it to get rid of the husk.'" Ibn abi Aufa reports, "I participated in six or seven battles with the Holy Prophet and we used to eat locust."⁷³ Abu Musa said to his son, "O my son, had you seen us during the time of the Holy Prophet, we would smell like sheep when it rained."⁷⁷

Poor Muslims bore privation with commendable patience, but at times it was too much and some did complain. Once the people residing in a kind of hut near the Holy Prophet's residence, known as Ashab-e-Suffa, who were really very poor because they had given up every thing to be in company of the Holy Prophet and subsisted on gifts and charity, complained to him that dry dates cut their throat and gave a burning sensation in stomach. The Holy Prophet said, "If I could afford bread or meat, I would have certainly served that to you. You will be soon served the choicest foods of Syria and you will wear clothes as expensive as those that cover Ka'ba."¹⁴ When the Quranic verse, "Then on that day you shall be called upon to account about the worldly favors." (102:9) was revealed, Zubair bin Awam enquired about the bounties mentioned in the verse, as the only bounty they knew at that time was dates and water. The Holy Prophet said, "Very soon you will get the wealth of this world."⁸⁶

Promised Prosperity

As has been discussed earlier, Allah has promised honorable provision to true believers and that too without measure. In the case of the Holy Prophet himself, Allah says, "Surely every hour that follows is better for thee than the one that precedes. And thy Lord will soon give thee and thou wilt be pleased. ... He found thee in want and enriched thee." (93:5-6,9) Prosperity was also promised to Muslims on the whole, as a result of conquests. It is in

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the Quran: "And Allah turned back the dis-believers in their rage; they gained no good. And Allah sufficed the believers in their fight. And Allah is Powerful, Mighty. And He brought those of the People of the Book who aided them down from their fortresses and cast terror into their hearts. Some you slew, and some you took captives. And He made you inherit their land and their houses and their wealth, and a land on which you had never set foot. And Allah has power over all things." (33:26-8) "Surely, Allah was well pleased with the believers when they were swearing allegiance to thee under the Tree, and He knew what was in their hearts. And He sent down tranquility on them, and He rewarded them with a victory near at hand; And great spoils that they will take, And Allah is Mighty, Wise; Allah has promised you great spoils that you will take, and He has given you this in advance, and has restrained the hands of men from you, that it may be a Sign for the believers, and He may guide you on a right path." (48:20-1)

When Muslims wept for not being able to afford a complete shroud for the Holy Prophet's uncle, Hamza who was killed in the battle of Uhd, he said, "A time will soon come when people would spread out into areas with snow-fields, and they would write to their folks back home to leave the arid zones and move with them."¹⁷

At the time of the battle of Ditch, the Holy Prophet was called upon to break a heavy stone, which had proved beyond the Companions. When he gave the first blow, there was a spark and the Holy Prophet exclaimed, "Allah is great! I have been given the keys of Syria and the red Syrian palaces are before my eyes." Following the second strike, there was another spark and the Holy Prophet said, "Allah is great! This time I have been given the keys of Persia and I see the white palaces of Madain." The third strike and the spark was explained by the Holy Prophet, "Allah is great! I have been given the keys of Yemen and by God I have been shown the gates of Sana." This was obviously out of tune with the danger and hardships imposed by the siege. This provided an occasion to some hypocrites to taunt Muslims on their day dreams, while they dare not go to toilet in peace.¹² The Holy Prophet said, "Chosroes is dead, and there will be no Chosroes after him, and Caesar will surely be ruined and there will be no Caesar after him,

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and you will spend their treasures in Allah's cause." Adi bin Hatam reports that in his presence a person complained to the Holy Prophet of poverty and another complained of highway robberies. The Holy Prophet said, "Adi, have you seen Heera?" I replied, "I have not seen it but heard about it." The Holy Prophet said, "If you live long enough, you will certainly see it. An old lady would leave Heera for circuiting Ka'ba but will have no fear except that of Allah." Adi says it occurred to him, "What would happen to the robbers of the Tay tribe who are playing havoc with cities." The Holy Prophet further said, "If you live long enough, you will certainly take over the treasures of Chosoroës." I asked, "Chosoroës bin Hurmuz?" He said, "Yes. Chosoroës bin Hurmuz. If you are still alive, you will certainly see a person with a handful of gold looking for someone to offer it, but would not find anyone to accept it." "A time will come when a man will go about with charity, but would not find any one to accept it. If he approached a person, he would say, 'If you had come with charity yesterday, I might have accepted it, but I do not need it today.'"³

The story of Suraqa bin Malik, who got wind of the Holy Prophet's migration and gave chase in hope of getting the handsome reward of one hundred red camels, promised for capturing him, is very interesting. This is what he says about this episode, "When the Holy Prophet escaped from Mecca, the Quraish announced that whoever brought Muhammad or Abu Bakr, dead or alive, back to Mecca, would be richly rewarded. Their proclamation was conveyed to us also. A little later, I was sitting among my people, Bani Madhlaj, when one of the Quraish came to us and, addressing me, said, 'I have just spied some people in the direction of the coast who are moving and I conceive that they may be Muhammad and his companions.' We felt he was probably right, but to put him off, I told him that they were some people who had just passed by us. Shortly after, I slipped away and mounted my horse, I took hold of a spear and departed silently from the back of my house. I rode swiftly and soon came within sight of the Holy Prophet and his companions. My horse stumbled, but I rose quickly and took an augury with divining arrows. The indication was that I should not proceed with my design, but I disregarded it, and mounting

my horse I continued my pursuit till I arrived so close to the party that I could hear the Holy Prophet reciting some thing. I observed that he did not look in my direction even once, but Abu Bakr looked back at me repeatedly. When I advanced a little further, my horse stumbled again and his feet were caught in the sand, and I fell down again. I got up and helped my horse to free his feet from sand. In his effort to do so, a sand cloud was raised all around us. I again took an augury, but with the same result as before, whereupon I abandoned my design and called out to the party in a conciliatory tone, on which they stopped. My experience had convinced me that the star of the Holy Prophet was in the ascendant and that he would prevail in the end. Having approached close to them, I told them that the Quraish had announced so much reward for killing them or for seizing them and taking them back to Mecca, and that I had started with this design but have now abandoned it. I offered some food to them, but they did not accept it. Only I was admonished not to make any mention of them to any one else. I requested the Holy Prophet to give me a guarantee in writing. He directed Amir bin Fuhairah to inscribe the writing on a piece of leather.³ When Suraja was leaving them, the Holy Prophet said to him, 'Suraja, how would you feel when you will wear the golden bracelets of Chosroes?' He was, of course, very much surprised and inquired, 'What! the bracelets of Chosroes bin Hormuz, Emperor of Persia?' He said, 'Yes'.³¹ During the time of Hadhrat Umar when Persia came under the dominance of Muslims, the treasure of Chosroes was despatched to Medina as part of war spoils. Included among them were the gold bracelets of Chosroes, which were studded with priceless jewels. Hadhrat Umar sent for Suraja and forced him wear the royal bracelets for a while, despite his vehement protests because of the Islamic injunction against wearing of gold by men.¹⁴

Abu Hurairah was once wearing very expensive clothes and he felt need to clean his nose. Without the least hesitation, he used a portion of it for that purpose. Recalling his earlier experience of deprivation, he exclaimed, "Well, Well, Abu Hurairah cleans his nose with this expensive cloth, whereas there was a time in the life of the Holy Prophet when I would collapse, while walking

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between the rooms of the Holy Prophet and Hadhrat A'isha. People, thinking me mad, would step over my neck but I was not mad, only hunger would reduce me to that state."³

Abu Hurairah reports, "Allah's Messenger said: 'I have been sent with the shortest expression bearing the widest meanings, and I have been made victorious with terror, and while I was sleeping, the keys of the treasures of the world were brought to me and put in my hands.'" Abu Hurairah added, "Allah's Messenger has left the world and now you are bringing out those treasures."³

A Warning

In anticipation of affluence, the Holy Prophet had warned Muslims of pitfalls of wealth. He said, "It is not poverty I apprehend for you. What I apprehend for you is that you might begin to desire the world, as they desired it, and that it might destroy you, as it destroyed them." "What I am afraid of concerning you after I am gone is the ornament and embellishment of the world that might be thrown open to you."³ "Every people is subjected to a trial; the trial of my people will be through wealth." "Two hungry wolves let loose among a flock of sheep do not do more damage than is caused by a man's greed for wealth and standing to his faith." "You will be soon given wealth and through you will be conquered magnificent castles and big cities. Those who are bestowed these bounties should fear Allah, exhort doing good and stop evil."⁷ "You fear poverty. By Him in whose hand is my life, worldly favors will be showered upon you and crookedness of heart, if any, will be increased. By God, I have left you with a code whose night and day is equal." "Iraq will withhold its dirhems and qafir, Syria will withhold its mudi and dinars and Egypt will withhold its arub and you will revert to your old position as you had started, you will revert to your old position, and you would revert to the old position."⁴

Fabulous Wealth

It was a matter of a few years, after the demise of the Holy

Prophet, that wealth began to flow in torrents, although its beginning was already made at the fag end of his life. The resultant prosperity is obvious from the fact that the Companions would not mind paying one hundred thousand dirhems for a house and the price of a garden in Medina shot up to four hundred thousand dirhems.²¹ Date-trees came to be sold for one thousand dirhems each, something unheard of earlier.¹⁷ Huge wealth was bequeathed by Muslims of that time, despite the charity extended by them, day and night, right and left, openly and secretly. The wealth of early Muslims, especially the Companions has been amply documented in Muhammad Kurd Ali's book, "Al-Islam wa Al-Hadharah Al-Arabia (Islam and Arabic Culture.)" Here is a small sample for which only a few leading Companions, namely, Hadhrat Uthman, Abdur Rehman bin Auf, Zubair bin Awam, and Talha bin Ubaidulla may be mentioned. It is worth noting that they had migrated to Medina empty handed.

Hadhrat Uthman was well known for his wealth. In spite of largescale disposal of it in his own lifetime, the day he was assassinated, he had three and half million dirhems and one hundred fifty thousand dinars, and one thousand camels, besides his endowments in Brawees, Khybar and the Valley of Al-Qura worth two hundred thousand dirhems.¹⁷

Abdur Rehman bin Auf had a Mida's touch. According to Abdur Rehman, if he turned a stone, he expected to find gold or silver underneath.¹⁷ He became so rich that his wealth overawed him and he approached a wife of the Holy Prophet, Hadhrat Umm Salma and said, "I am afraid that my wealth may not destroy me." Her advice was to spend it in charity. Thus, he sold a piece of land for forty thousand dirhems and gave the proceeds in charity. He also gave away his commercial goods being carried by a caravan of seven hundred camels, along with the camels themselves. During his life time, he paid for the freedom of three thousand slaves. At the time of his death, his Will included a garden for meeting the expenses of the wives of the Holy Prophet and this was sold for four hundred thousand dirhems. His cash charity amounted to fifty thousand dinars. His Will also included payment of four hundred thousand dinars each for every Companion who had participated

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in the battle of Badr. All living Companions were paid accordingly. In spite of that, he left behind a large quantity of gold in slabs, which had to be cut up with axes. His stable had one thousand camels and horses each, and ten thousand goats. For cultivating his land at Al-Jaraf, he had camels for running the wells and the produce thereof was enough to meet a year's requirement of his family. At the time of death, he had four wives and each of them got eighty thousand dirhems. In the lifetime of the Holy Prophet, he spent a lot; his charity increased in pace with his wealth. He once donated for charity four thousand dirhems, second time it was forty thousand dirhems and topped it the third time by as much as forty million dirhems. He also paid for five hundred camels for the fighters and fifteen thousand dirhems for the release of war prisoners.²¹

He was an astute businessman and all his wealth accrued from that source. How did he start the new phase of his life in Medina after migration? The Holy Prophet made Abdur Rehman bin Auf a brother-in-religion of Sa'd bin Rabe and he said to him. "I am rich among Ansars. I give you half of my property and am willing to divorce one of my wives so that you may marry her." Abdur Rehman bin Auf thanked him for his very generous offer and prayed for blessing for him and his wealth. He only asked him to show the way to market. He guided him to the market run by the Jewish Quainquah tribe. He went there and purchased cheese and butter oil and thus started his business venture. Within a few days he could afford to marry. When the Holy Prophet observed a yellow spot on his clothes, he asked him whether he had married. As he confirmed it, the Holy Prophet wanted to know about the dowry paid by him. He said, "A piece of gold the size of a date-stone." The Holy Prophet advised him to throw a post-marriage party, even if it was a goat."²² For another marriage later, he paid thirty thousand dirhems.¹⁷ He had a large family with eighteen sons and eight daughters.

Zubair's case is very instructive in many respects. His wife, Asma, Hadhrat Abu Bakr's daughter relates, "At the time of our marriage Zubair had no wealth or servants except a camel for drawing water and a horse for riding. I used to put the horse to

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pasture, arrange water for him, repair the water bucket, and grind flour. I was not good at baking bread and the neighboring Ansar ladies were kind enough to help me. I used to go to his land to bring a head-load of date-stones. Later, Hadhrat Abu Bakr sent a servant who released me from the arduous task of looking after the horse."³ The Holy Prophet had granted Zubair a piece of land from the Banu Nadhir property, which was at a distance of two miles from Medina. Later, the same Zubair had one thousand slaves working and all their income was given in charity and not a single dinar or dirhem was kept for personal use.¹⁴

Abdullah ibn Zubair relates: When Zubair stood up ready to fight on the day of the battle of Jamal (Camel) (in Hadhrat Ali's time), he called me and I went and stood by his side. He said: 'My son, whoever is killed today will be a wrongdoer or a wronged one. I am sure I shall be one of the wronged ones to be killed today. My greatest worry is my debt. Do you think that any thing will be left over from our property after discharge of my debt? My son, sell our property and discharge my debt. Should anything be left over from our property after discharge of my debt, one third will be for you and one ninth of it (one third of one third) will be for thy sons. He kept on instructing me about his debts and then said: 'My son, should you find yourself unable to discharge any portion of my debt then have recourse to my Master and implore His help. I did not understand what he meant and asked: 'Father, who is your Master?' He said: 'Allah. Whenever I faced a difficulty in discharging of my debt, I would supplicate: O Master of Zubair, discharge my debt. He always discharged it.' Zubair was killed. He left no cash, but he left certain lands, one of them in Ghabah, eleven houses in Medina, two in Basra, one in Kufa and one in Egypt. The cause of his indebtedness was that a person would come to him asking him to keep something of his in trust for him, Zubair would not agree to accept it as a trust, apprehending it might be lost, but would take it as a loan. He never accepted governorship, or revenue office, or any public office. He fought along with the Holy Prophet, Abu Bakr, Umar and Uthman. I prepared a statement of his debts and they amounted to twenty million and two hundred thousand. Hakim ibn Hizam met me and

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asked: 'Nephew, how much is due from my brother as debt?' I concealed the real state of affairs and said: 'A hundred thousand.' Hakim said: 'I do not think your assets will cover that much.' I said: 'What would you think if the amount were twenty million and two hundred thousand?' He said: 'I do not think that this would be within your capacity. Should you be unable to discharge any portion of it, call upon me for help.' Zubair had purchased the land in Ghabah for a hundred and seventy thousand. Abdullah sold it for a million and six hundred thousand, and announced that whoso had a claim against Zubair should meet him in Ghabah. Abdullah ibn Ja'far came to him and said: 'Zubair owed me four hundred thousand, but I would release the debt, if you wish.' Abdullah said: 'No.' Ibn Ja'far said: 'If you wish for postponement I would postpone recovery of it.' Abdullah said: 'No.' Ibn Ja'far then said: 'In that case, measure out a plot for me.' Abdullah marked out a plot. Thus he sold the land and discharged his father's debt. There remained, out of the land, four and a half sahms. He then visited Mu'awia who had with him at that time Umru ibn Uthman, Munzir ibn Zubair and ibn Zam'ah. Mu'awia asked Abdullah: 'What price did you put on the land in Ghabah?' He said: 'One hundred thousand for a sahm.' Mu'awia inquired: 'How much of it is left?' Abdullah said: 'Four and half sahms.' Munzir said: 'I take one sahm for one hundred thousand.' Uthman said: 'I take one sahm for a hundred thousand.' Ibn Zam'ah said: 'I take one sahm for one hundred thousand.' Then Mu'awia said: 'How much of it is now left?' Abdullah said: 'One and half sahms.' Mu'awia said: 'I take it for one hundred and fifty thousand.' Later, Abdullah ibn Ja'far sold to Mu'awia his share for six hundred thousand. When Abdullah had completed the administration of the whole affair, the heirs of Zubair said to him: 'Now distribute the inheritance among us.' He said: 'I will not do that till after I have announced during four successive Pilgrimage seasons. Let him who has a claim against Zubair come forward and we shall discharge it.' He made this announcement during four seasons and then distributed the inheritance among the heirs of Zubair according to his directions. Zubair had four wives. Each of them received two hundred and ten thousand, after the payment of the "Willed" amount. His immovable

property thus amounted to fifty million dirhems.³ Zubair had a large family consisting of four wives, eleven sons and nine daughters. He willed one third of his property for the cause of Allah and had given one house to his poor daughters.¹⁷ Zubair's sword was gilded with silver, worth three thousand dirhems.³

The case of Talha bin Ubaidullah is also worth mentioning. Sa'da bint Auf Al-Muria relates that once she went to see Talaha and found him deep in thought. On enquiry, he disclosed that he was worried about his wealth. She advised him to give it away in charity. He accordingly called his daughter to do the needful. This amounted to four hundred thousand dirhems. His annual income from Iraq used to be in the range of four to five hundred thousand dirhems and from Surat fifteen thousand dinars. His immovable property also yielded him a handsome income. Even though his wealth was stolen once, he left behind two million and two hundred thousand dirhems in cash and property worth thirty million dirhems. According to another report, what he left in cash was thirty million dirhems and two million dinars. This was despite largescale charity during his life-time. There was none among the Bani Tameem tribe whom he did not relieve, if he was poor, release from the obligation, if he was indebted, paid for the marriage of widows, and provided servants to indigent. He sold a piece of land to Hadhrat Uthman for seven hundred thousand dirhems. When he received payment, he said, "A person can keep this wealth with him overnight not knowing what will be Allah's decree about him during the night (meaning death)." He thus spent the night, while his agents were roaming in the streets of Medina to find the deserving. The money was doled out to the needy and not a dirhem was left by the first streak of dawn. He would present ten thousand dirhems to Hadhrat A'isha at the time of harvest. He paid thirty thousand dirhems on behalf of Sabihat Al-Yatama.¹⁷

Among the bequests of some other leading Muslims was of Zaid ibn Sabat who left so much gold that hammers had to be used to break it. This was in addition to other property. Among other rich Muslims was Zaid bin Harith, who had gold and silver slabs, besides other immovable and movable property, valued at one hundred thousand dinars. Sa'd bin Abi Waqas was another rich per-

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son with two hundred fifty thousand dirhems. He paid five thousand dirhems as the Zakat for his cash holdings.¹⁷ There were many more rich Muslims. For instance, the Holy Prophet had once borrowed forty thousand dirhems from Abdullah bin Rabiyya and Hutaib bin Abdul Uzzi each.²¹

Khabab bin Arat used to say, "No one has suffered as much I did. When we were with the Holy Prophet, we did not have a single dirhem. Now I have at least forty thousand dirhems in a casket lying in a corner of the room."⁷

Distribution of Inheritance

The basic principles of distribution of inheritance among Muslims are enshrined in the Quran. However, at times details posed problems and this was taken care of by interpretation by the Holy Prophet and his Successors. The Holy Prophet laid down a guiding principle for the distribution of the residue by saying, "Distribute the bequest among the entitled heirs, according to the rules. If any thing is left, this should go to the nearest male relative of the deceased."³ When Aus bin Thabit and Sa'd bin Rabi passed away, leaving behind widows and daughters, their property was pre-empted by either cousin-brothers or uncles. The widows complained to the Holy Prophet fearing that they could not be properly married without wealth. In the absence of Divine guidance on the subject at that time, he advised them to be patient and wait. As the revelation came, he gave one eighth to the widows, two thirds to the daughters and the balance to the brother of the deceased.⁷ Other rulings by the Holy Prophet: "Half for the daughter and one sixth for the grand-daughter. This makes two thirds and the balance is for the sister."³ A grand-father approached the Holy Prophet to know his share in his grand-son's inheritance, "Your share is one sixth. There is a gift of another one sixth for you." A freed slave died without any heir-neither children nor relatives, in his case the Holy Prophet said, "Give it to a person from his village." A parson informed the Holy Prophet that he had the bequest of a member of the Azad tribe but did not find any one from that tribe. He asked him look again for another one year. In case

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he could not find one, he should look for some one from the Khada, a sub-tribe of the Azad. The Holy Prophet further elaborated it, "Give this to the eldest of Khada." A person died leaving no heirs but had freed a slave. "Give this to him (the freed slave)." ¹⁵ "The inheritance of a freed slave goes to his former owner."³

The Holy Prophet's rulings were known to all concerned and there was no arrangement to make them public. This lack of information created problems for the Successors. The following episode indicates the attitude towards the interpretation of the rules regarding distribution of inheritance in early Islam. A grandmother approached Hadhrat Abu Bakr for share in inheritance. He said to her, "There is no share for you in Allah's Book and I am also not aware of any tradition of the Holy Prophet in this regard. Nevertheless, let me consult others. Accordingly, he was told by Mughira bin Sh'aba that the Holy Prophet granted one-sixth in his presence and this was corroborated by Muhammad bin Musalma. Thus he decided to give her that share. In another case, both paternal and maternal grandmothers approached him for their share. He allowed the share to the maternal grandmother but not to the paternal one. Abdur Rehman bin Sahal, a Companion who had participated in the battle of Badr, objected saying, "You have given share to the one whose grand-son would have got nothing, if she herself had died." Hearing this, Hadhrat Abu Bakr allowed an equal share to the paternal grandmother. Hadhrat Abu Bakr had allowed share to a grandmother when another grandmother, second wife of the same grandfather, approached Hadhrat Abu Bakr for her share. He refused to oblige her saying, "I can not enhance the share prescribed by Allah. I would have divided the prescribed share in the presence of both of you."⁹

The share of grandfather proved quite problematic in the absence of any clear guidance either from the Quran or the Holy Prophet. It was in view of the complexity of the problem and lack of consensus or consistency even among the Successors that Hadhrat Ali said, "Let any one who is ready to be consigned to Hell decide about the share of the grandfather along with that of the brothers and sisters."²⁴ Hadhrat Abu Bakr treated the grandfather like the father if he was not alive and, therefore, denied

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share to brothers and sisters of the deceased, giving one third to him. Hadhrat Umar always felt uneasy about the grandfather's share. He had extensive consultations with the Companions on this subject. He first followed Hadhrat Abu Bakr, but later started giving one sixth to brothers and sisters of the deceased. Towards the end of his life, he was reported inclined to revert to Hadhrat Abu Bakr's practice in this regard. He, however, refrained from giving any final view of his own and said, "Remember my three things; I have not given any verdict on the question of share of grandfather, expressed no opinion on 'kalala' and imposed no Successor on you."²³ He always wished that the Holy Prophet had given a clear verdict on grandfather, 'kalala' and the gates of Riba.⁴ Hadhrat Umar during his last days asked his son, Abdullah to bring a paper so that he could write something which Allah willing he would introduce it. However, he soon changed his mind about what he had written and wanted to erase it. His son offered to do it for him but he did not agree and said, "No. By God! none would erase it except me." So he erased it with his own hand. In that, he had granted a share in inheritance to grandfather.¹⁷ Hadhrat Ali first toed the line of Hadhrat Abu Bakr, but later changed his views. He then came to argue that the grandfather should not deprive the brothers and sisters, as they have been given specific share in the Quran. When Hadhrat Ali moved to Iraq, he would give one-sixth to the grandfather, along with a share for the brothers and sisters. He was, however, not very rigid on this and would give to the grandfather either one sixth or one third which ever was beneficial to him.²⁵ According to Suleman bin Yasar, Hadhrat Umar, Hadhrat Uthman and Zaid bin Thabit gave grandfather, along with the brothers and sisters, one third.²³

Hadhrat Abu Bakr lamented to the last, "I wish I had enquired from the Holy Prophet about the share of niece and aunt because my heart is not satisfied about it."¹⁵ Hadhrat Umar used to say, "It is surprising that a nephew could inherit paternal aunt but the aunt could not inherit the nephew."⁹ Hadhrat Umar said, "I do not leave behind a problem more difficult than that of "kalala". I never asked about any thing from the Holy Prophet more persistently than about "kalala" and he was never so hard on me than this, so much so

that he once poked his finger into my chest and said, 'O Umar, is not that verse of the Quran which was revealed in the summer in Chapter Al-Nisa sufficient for you?' If I remain alive, I will give my view on this by help of which every body will be able to decide, whether he reads the Quran or not."⁴

Hadhrat Abu Bakr even counted unborn babies entitled to inheritance. In his last illness, he directed his daughter, Hadhrat A'isha, "Daughter, none is as dear to me in this world as you are and nor do I fear straitened circumstances for any one more than you. I had gifted you twenty wasaqs of dates. If you have already collected them, well and good, but from now onward they will go to the heirs. There are your two brothers and two sisters. The distribution should be according to Allah's Book." Her reply: "O father, if you had gifted more than that I would have certainly surrendered it for distribution as inheritance. O father, one sister is Asma but who is this other sister?" He said, "The one my wife is expecting and which I think will be a girl."²³

The Holy Prophet saw to it that heirs were provided for and, to that end, he set a maximum limit and sometimes changed the Will where the heirs would have remained un-provided for. The Holy Prophet restricting the Will to one third of the inheritance in case of Sa'd ibn Abi Waqas has already been mentioned. Similar was the case of Sa'd bin Malik who reports, "The Holy Prophet came to enquire after my health and asked whether I had made the Will. I said, "Yes. I have willed all my wealth in the cause of Allah." He said, "What have you left for your children?" I replied, "They are self-sufficient." He said, "Make a Will of one tenth of your wealth." I kept reducing it until he said, "Well! make a Will of one third, even though one third is quite large."⁷ Accordingly, a Muslim can not make a Will in favor of non-heirs, or a cause, however noble and meritorious it may be, for more than one third of his wealth and must bequeath two third of it to the heirs. Amran bin Hussain reports that a person freed his six slaves at the time of his death and he had no other wealth. The Holy Prophet called the slaves and divided them into three groups. By lottery, he picked one group and freed the two slaves who comprised that group and the rest continued as slaves. The Holy Prophet uttered strong words

about the deceased. In another case, Jabir bin Abdullah relates an Ansar, Abu Nadkor freed his slave, and this being the only asset with him, after his death the family would have been left with nothing. When the Holy Prophet came to know of this he said, "Who buys him from me?" Abdullah purchased him for eight hundred dirhems.⁴ The Holy Prophet gave that money to Abu Nadkor and said, "If one is needy, he should start with himself and then spend on his family. If any thing is left, he should give it to other deserving people."⁸

Hadhrat Ali would not allow, not even well off to make a Will. He stopped one Quraish from doing so arguing that this was for those who had means, as Allah has mentioned it in the Quran. In other two cases, he urged them not to make a Will, even though they possessed four hundred and seven hundred dirhems respectively.²³

Although the Holy Prophet had allowed a Will up to one third of wealth, Hadhrat Abu Bakr preferred it at one fifth and adopted it in his own case saying, "Why should not I be satisfied on the rate of the Will which is acceptable to Allah in the matter of war spoils?" According to him, "One fifth is common and fair, one fourth entails hardship and one third is allowed by the judge."²⁴

Early State Resources

In early years of Islam, whenever a need arose, be that relating to war or peace, the Holy Prophet would have a public announcement made inviting Muslims to make donations. Their response is a saga of tremendous sacrifices in person as well as in material resources. Muslims volunteered to fight and arrange their own arms and means of transport. Preparations for the battle of Tabuk were a classic case, as all able-bodied Muslims were expected to participate in fighting. This also tested the well off, as they were also to contribute funds for war equipment for those who could not afford. As a result, an army of thirty thousand infantry and ten thousand cavalry were equipped. This was the occasion when Hadhrat Umar brought forth half of his belongings, but was surpassed by Hadhrat Abu Bakr who donated every thing

he had, sweeping his house clean. Hadhrat Uthman was not to be left behind and is reported to have provided for equipping one third of the army right from shoe laces. In addition, he offered one thousand camels, seventy horses and one thousand dinars in cash.⁷ Voluntary donations were also called for the blood money of protected persons.¹⁵ Among other minor sources of revenue for the State were ransom of the captured enemy, and the Zakat. The Zakat had been prescribed during this period, but was insignificant due to the poverty of most Muslims. War spoils were also very small. At times, all these sources proved grossly inadequate and borrowing had to be resorted to, though on a very limited scale.

State Affluence

With increase in the number of Muslims and conquests, the State came to acquire large resources. The latter enhanced the importance of the existing sources or created new ones, such as war spoils, Jazia (poll tax on non-Muslims) and Kharaj (land tax), both for the State and the Muslims who took part in the campaigns. During the time of the Holy Prophet and Hadhrat Abu Bakr, what was received was immediately distributed. Once a large sum was received from Bahrain, which was the largest during the Holy Prophet's time, it was spread out in the mosque and distributed, after the prayer, among the Muslims present there. Abbas approached the Holy Prophet for a share on the plea that he had to pay ransom for Aqeel and himself. The Holy Prophet invited him to help himself. He filled a sheet of cloth, but could not lift it. He requested the Holy Prophet to direct someone to help lift it to his back, but he refused to oblige him. He then requested the Holy Prophet himself to lend a hand, but he again refused. Thus he lightened the pack but still could not lift it. He again requested for help, but the Holy Prophet again extened no help. Thereafter, he further dropped something so that the pack was light enough that Abbas could himself lift it to his shoulders. Thus he left the mosque. The Holy Prophet was so surprised by this that his eyes chased him until he was out of sight. The Holy Prophet did not leave the mosque until every thing was given away and not even a dinar was left.³

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While the Holy Prophet did not feel any need for Bait-ul-Mal, as nothing was ever left over, Hadhrat Abu Bakr did earmark a place for this purpose, but it remained empty and hence not requiring any guard.¹⁵ This was not for want of income as no less than two hundred thousand dirhems were received during Hadhrat Abu Bakr's time. In fact, what was received was distributed. When Hadhrat Umar took over, Bait-ul-Mal was immediately checked, but this was found to contain no more than one dinar.¹⁷

Ransom for War Prisoners

Ransom for war prisoners was an old tradition in Arabia. The Holy Prophet also continued it. The battle of Badr in 2 A.H. resulted in seventy prisoners of war, besides arms and equipment of the enemy. This was the only occasion when the Holy Prophet freed the prisoners for ransom. The amount was fixed at the pre-Islamic rate of four hundred dirhems each.⁵ According to another version, the amount was from one to four thousand dirhems each. Those who could not afford, were allowed to render service by teaching reading and writing to at least ten Muslims. This is how Zaid bin Thabit learned to read and write.¹⁷ Nu'afal was required to give one thousand lances by way of ransom. Some of the prisoners, who could not afford to pay ransom, were set free for nothing.¹³ About the war prisoners of Badr, the Holy Prophet said, "Had Muta'm bin Adi been alive and interceded on their behalf, I would have set them free."³ One of the war prisoners was the Holy Prophet's son-in-law, Abul Al'as to whom Zainab was married in pre-Islamic days. For his ransom, a necklace was offered by Zainab. Seeing that necklace, the Holy Prophet was deeply moved, because this was the very necklace which his first wife, Hadhrat Khadija used to wear and had given it to their daughter at the time of her marriage. The Holy Prophet said to the Muslims present, "If you agree Abul Al'as may be freed for the sake of Zainab and the necklace returned to her." They readily agreed. Zainab, though a Muslim, was left behind in Mecca with her non-believer husband and, on return, he was to send her to Medina. Some Companions sought the Holy Prophet's permission to remit

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the ransom due from Abbas, the Holy Prophet's uncle, but he refused saying, "You must not leave even a dinar due from him."³

War Spoils

The Holy Prophet said, "Spoils of war were not lawful for anyone before us. Allah made them lawful for us in view of our weakness and lack of means."³ Allah had promised large war spoils to Muslims in the Quran. (48:21) "So eat of that which you have won in war as lawful and good, and fear Allah. Surely, Allah is Most Forgiving, Merciful." (8:70) Spoils of war were, however, not to be any objective of striving in the cause of Allah. Muslims had, in fact, been forced into fighting in defence of the basic human right of freedom of conscience, which, in their case, meant the freedom to exalt the name of Allah. This was underscored in the most fervent supplication of the Holy Prophet to Allah before the start of the battle of Badr. He prayed, "O Allah! if this small party of Muslims is eliminated today, there will none left on this earth to exalt Thy name."³

Some one mentioned to the Holy Prophet that the real intention of a person was to strive in the cause of Allah, but if he also entertained a thought about war spoils and enquired whether that was alright. The Holy Prophet said, "There is no reward for such a person." He repeated it thrice and got the same answer every time.⁵ The Holy Prophet said, "Whosoever goes out to fight for the cause of Allah, if he acquires war spoils, his reward in the Hereafter is reduced by two thirds. He will be entitled to full reward in the Hereafter, if he takes nothing by way of war spoils."⁴ It was for this reason that sometimes believers preferred to forego their share in war spoils. For one battle an Ansar, Kal'b bin Ajrat provided a mount for a poor participant, Wasla bin Asqaa. After the battle, the latter approached the former to share the camels which God had given him by way of war spoil, but he refused the offer and said, "O my nephew, my intention was not to acquire a war spoil but reward from Allah."⁵ A newly converted Arab once took part in a battle and the Holy Prophet set a share for him in the war spoils. When he came to know of this, he presented himself

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before the Holy Prophet and said, "O Messenger of Allah, you have earmarked a share in war spoils for me. By God, I have not become Muslim with any such aim. My intention was only to receive an arrow here (pointing to his throat) in the cause of Allah and I may go to Paradise." The Holy Prophet said, "If he is really sincere in this, Allah will fulfill his wish." Soon, as the battle was resumed, an arrow struck his throat and he died on the spot. When his body was brought to the Holy Prophet, he enquired whether he was the same person. As this was confirmed, the Holy Prophet said, "Allah has fulfilled his wish." and offered his own mantle to serve as his shroud and offered a special prayer for him.⁸

According to the Quran, "They ask thee concerning the spoils of war. Say, 'The spoils belong to Allah and the Messenger. So fear Allah, and set things right among yourselves, and obey Allah and his Messenger, if you are believers.'" (8:2) The Quranic distinction of war spoils into *Ghanyma* and *Fay* (8:42, 59:7-8) has been explained earlier.

War Spoils Without Fighting-Fay

Since these spoils become available without Muslim shedding their blood and result from Allah's grace, they are totally at the disposal of the Messenger of Allah. The important war spoils in this category were the property of Banu Nadhir near Medina and that of Fadak. It was the people of the Banu Nadhir who had planned to kill the Holy Prophet by dropping a heavy stone on him, but Allah saved him by directing him to move away. This necessitated punitive action. They offered themselves to be deported in return of safety of life and the property they could carry on camels except armor. They loaded their camels with what they could carry. Men were destroying their houses down to the lintel of the door to be put on the back of camels. They went with such pomp and splendor as had never been seen in any tribe in their days.¹² The Holy Prophet, with the approval of Ansars, distributed the seized property among the Migrants. The exception was two Ansars, who were very poor and sought help from the Holy Prophet. He also granted some land to eight persons including

Hadhrat Abu Bakr, Abdur Rehman bin Auf and Abu Dujaja.¹⁷ The people of Fadak were so overawed by the miserable defeat of the people of Khybar that they offered half of their land in return for peace.¹⁵

The Holy Prophet divided the Fay war spoils into five parts; one for Allah and His Messenger-which the Holy Prophet distributed according to his discretion, one for the relatives of the Holy Prophet, the remaining three parts were distributed among orphans, indigent and wayfarers.⁵ From the Fay of Banu Nadhir, the Holy Prophet would take out the sustenance for his family for one year and devote the rest for preparations for striving in the cause of Allah by buying arms and armors.³ The Fadak income was earmarked for the welfare of travellers.¹⁷

The Fay spoils became the center of a controversy, despite his clearcut instructions about his bequest. The Holy Prophet had said, "My heirs will not inherit a dinar or dirhem, for whatever I leave, excluding the adequate support of my wives and the wages of my employees, is to be given in charity."³ After the demise of the Holy Prophet, his wives wanted to make claim of one eighth of the Fay and wanted Hadhrat Uthman to plead their case before Hadhrat Abu Bakr. They were, however, prevented by Hadhrat A'isha who reminded them of the Holy Prophet's saying in this regard. This was, "No body inherits us and what we leave is charity." However, later Fatima and Abbas did make this claim for the land in Fadak and the wealth of Khybar. Hadhrat Abu Bakr refused to oblige them on the same ground and assured them they could, as before draw their maintenance allowance from that property. He said, "I prefer to deal with the relatives of the Holy Prophet more kindly than my own relatives." Thereafter, Fatima having passed away, Hadhrat Ali complained to Hadhrat Abu Bakr for not being fair in entertaining their property claim, as close relatives of the Holy Prophet. This brought tears to the eyes of Hadhrat Abu Bakr and he said, "By Him in whose hand is my life, it is more dear to me to deal kindly with the relations of the Holy Prophet than my own relatives. In the matter of property dispute between you and me, I have not deviated from righteousness and have acted as I have seen the Holy Prophet incurring the expenditure

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out of that income." Hadhrat Ali and Abbas pressed their claim during Hadhrat Umar's time. He first refused but later, after two years, acceded to their request, on the condition that the property would be put to the same use as was specified by the Holy Prophet and also as was the practice of Hadhrat Abu Bakr and himself during earlier years. Subsequently, problems began to arise between Hadhrat Ali and Abbas about the property of Banu Nadhir as, according to Urwa bin Zubair, the real possession was with the former causing grouse to the latter. Thus the matter was again taken to Hadhrat Umar. He had to remind them that they were given charge only as trustees on his behalf at their own request. They were required to spend the income in the manner of the Holy Prophet and Hadhrat Abu Bakr. He asked them to better return the management to him, if they were unable to do so. According to Urwa, the possession of the property remained with Hadhrat Ali and his descendants.³ Abu Daud has added to Hadhrat A'isha's quotation of the Holy Prophet, "The wealth is for the family of Muhammad to meet their needs and those of guests and when I die, it will go to him who succeeds me."⁵

War Spoils Acquired After Fighting-Ghanyma

The bulk of war spoils, as will be seen, were the result of fighting by Muslims, mostly during the time of Hadhrat Umar. Extensive as they became over time, an elaborate system was evolved to record their receipts and disbursements according to various sources and categories of eligible persons who benefited at different rates. How these spoils were dealt by Muslims at the State and individual level bespeaks of their integrity and indifference towards wealth.

The Holy Prophet

The enemy had come for the battle of Badr with one hundred camels, of which thirty fell into the hands of Muslims.¹⁶ According to the time honored tradition in Arabia, the leader could pick any thing of the spoils. Exercising this privilege, the Holy Prophet took

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a sword, called 'Zulfiqar' belonging to Manba bin Al-Hajaj and Abu Jahal's camel.¹⁷ For distribution of the remaining spoils, besides the participants, a share was also given to eight Muslims who could not participate in the battle for various reasons with the approval of the Holy Prophet. Hadhrat Uthman was one of them. He was ordered to stay behind to look after his seriously ill wife, who was the Holy Prophet's daughter. She, meanwhile, passed away and was being buried when the news of the victory was received.³

When the Holy Prophet migrated to Medina, he entered into an agreement with the Jews there. This stipulated that they would not help any one against the Holy Prophet, but would support him in case of attack on Medina. Bani Quainqah, a Jewish tribe in Medina, were first to violate the agreement. This forced the Holy Prophet to proceed against them in 2 A.H. They were besieged and surrendered after two weeks without any fight. They were expelled and their property was distributed among Muslims. Since they were mere tenants and not landlords, their belongings consisted of only arms and farm equipment.¹⁵

Banu Quraiza did not care for the agreement and actively assisted the enemy against the Holy Prophet at the time of the battle of Ditch and this necessitated punitive action in 5 A.H. They were also besieged. Instead of negotiating with the Holy Prophet or leaving the decision to him, they preferred arbitration by Sa'd bin Mu'adh, hoping a soft treatment from him, being their old friend and town mate. They did say to him, "Deal kindly with your friends, for the Prophet has made you empire for that purpose." When they persisted he said, "The time has come for Sa'd in the cause of Allah, not to care for any man's censure."¹² After Sa'd had obtained a firm commitment from the Jews as well as the Holy Prophet to abide by his verdict, he gave his decision according to the Torah which reads: "And if it will make no peace with thee, but will make war against thee, then thou shalt besiege it: And when the Lord thy God hath delivered it into thine hands, thou shalt smite every male thereof with the edge of the sword; But the women, and the little ones, and the cattle, and all that is in the city, even all the spoil thereof, shalt thou take unto thyself; and thou

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shalt eat the spoil of thine enemies, which the Lord thy God hath given thee." (Deuteronomy 20:12-4) The Holy Prophet approved Sa'd's verdict saying that it was in accordance with Allah's decree. Thus their about four hundred males, who were capable of fighting, ensuring that there was no male child among them, were put to death and their women and children made prisoners. The Jews had taken away the decision about their fate from the Holy Prophet, but its execution rested with him. There he showed his characteristic mercy. To avoid the shock of mass killing, then very much in vogue, the Holy Prophet ordered that they be put to death individually and away from others. The land and other properties thus acquired were distributed among Muslims.¹²

The Jews of Khybar remained pitted against the Holy Prophet and in 7 A.H. they were also besieged for a month. They agreed to surrender on the condition that their lives be spared in return for their voluntary exile and confiscation of property, except what they had on their persons and what could be carried on camels, and they did not conceal or misappropriate any thing. According to Abu Hurairah, at Khybar no cash-gold or silver fell into the hands of Muslims, but cows, camels, other effects and orchards.³ The landed property was sizable, as there were forty thousand date trees which, according to Abdullah bin Rawaha who managed the distribution of the produce between the Muslims and the Jews, produced something like forty thousand wasaqs per annum.⁵ According to Ibn Sa'd, the war spoils were divided into thirty six parts, half of them earmarked for national needs, and the rest distributed. The Holy Prophet took his share in the latter like others. Even that he converted into a trust for the benefit of the people. At Khybar, the Holy Prophet was also able to lay his hands on the family treasure of Abu Al-Haqiq, which he had packed in a camel skin and tucked it away. According to Ibn Ishaq, the Holy Prophet had a prior claim of one-fifth (Khums) meant for God, His Messenger and his relatives, orphans, and indigent. Out of this share, the Holy Prophet also made payment to those who had helped arrange agreement with the people of Fadak. They included Maheza bin Mas'ud who was given thirty wasaqs of dates. The rest was distributed among Muslims in such a manner that a por-

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tion was shared by one hundred persons. In the battle of Khybar, fourteen hundred persons and two hundred horses were involved. The share of a horse being twice that of an individual, the Holy Prophet made eighteen portions. His wives and relatives got: His daughter Fatima, two hundred wasaqs; Hadhrat Ali, one hundred wasaqs; Usama bin Zaid, two hundred wasaqs and fifty wasaqs of dates; Hadhrat A'isha, two hundred wasaqs; Hadhrat Abu Bakr, one hundred wasaqs; Aqeel bin Abu Talib, one hundred and forty wasaqs; Children of Ja'far bin Abu Talib, fifty wasaqs; Rabia bin Hars, one hundred wasaqs; Salt bin Makhrama and his two sons, one hundred wasaqs; Tukana bin Abde Yazid, fifty wasaqs; Son and daughters of Ubaida bin Hars, one hundred wasaqs; Bani Abaid bin Abde Yazid, sixty wasaqs; A son of Aus bin Makhrama, thirty wasaqs; Mustah bin Asasa and Alia's son, fifty wasaqs; Umm Ramisha, forty wasaqs; Naim bin Hind, thirty wasaqs; Bahina bint Hars, thirty wasaqs; Ajir bin Abde Yazid, thirty wasaqs; Umm Hakam, thirty wasaqs; Jaman bint Abi Talib, thirty wasaqs; Ibn Arqam, fifty wasaqs; Abdur Rehman bin Abu Bakr, forty wasaqs; Hamna bint Hajash, thirty wasaqs; Zubair's mother, forty wasaqs; Ibn Abi Khanis, thirty wasaqs; Unim Talib, forty wasaqs; Abi Nazra, twenty wasaqs; Namila Kalbi, fifty wasaqs; Abdullah bin Wahab with his two sons, ninety wasaqs; Umm Habib bint Habsh, thirty wasaqs; Makarz bin Abda, thirty wasaqs; and the Holy Prophet's all other wives, nine hundred wasaqs.

According to Ibn Hisham, wasaqs were of wheat, barley and dates, which were granted in view of individual needs. Since Bani Abdul Mutalib were more hard pressed, they were given more. They were given one hundred and eighty wasaqs, Fatima, eighty five wasaqs, Usama bin Zaid, forty wasaqs; Maqad bin Aswad, fifteen wasaqs, and Umm Ramish, five wasaqs. According to Ibn Ishaq, the Holy Prophet had willed, just before his death, that the tribe of Rahawa from Yemen would be given from the property of Khybar one hundred wasaqs. Similarly, one hundred wasaqs for Aldar bin Hami, three hundred wasaqs for Sabain, and one hundred wasaqs for Ash'aries.

The triumph at Khybar gladdened the hearts of many Muslims, as they saw prospects of better availability of dates. Hadhrat

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Umar and Hadhrat A'isha's statements in this regard have been given earlier.³ In view of shortage of labor as well as lack of knowledge of agriculture, the Holy Prophet allowed the people of Khybar to cultivate their land on a crop-sharing basis, the ratio being half and half of the produce.¹³ While returning from Khybar, the Valley of Al-Qura was conquered. In this case, the Holy Prophet claimed one-fifth leaving land and oasis with them on the basis of the agreement for Khybar.²⁰

The actual landed property coming into the Holy Prophet's personal possession, as a result of the conquests, was at Banu Nadhir, Khybar and Fadak. The land of Banu Nadhir was for his personal expenses and purchase of horses and arms, Fadak for the travellers and Khybar was divided into three parts, one for his family and the rest for other Muslims who were generally either poor or migrants. In short, the Holy Prophet took a fixed amount from these properties, which were virtually converted into trusts, and devoted the rest to meet the needs of the State and public welfare. The annual family maintenance consisted of one hundred wasaqs of dates and twenty wasaqs of barley per wife per annum.⁵

In distributing war spoils and alms, the Holy Prophet always kept the need of the recipient in mind. Some times this was not appreciated by others who thought themselves to be more deserving and occasioned unhappiness among the hypocrites. This is mentioned in the Quran: "And among them are those who find fault with thee in the matter of alms. If they are given thereof, they are content; but if they are not given thereof, behold! they are discontented. Had they but been content with what Allah and His Messenger had given them and said, 'Sufficient for us is Allah; Allah will give us of His bounty, and so will His Messenger; to Allah do we return in supplication.' it would have been better for them." (9:58-9)

Victory at Hunain in 8 A.H. brought in lot of wealth. In fact, the war spoils were the largest so far, consisting of twenty four thousand camels, forty thousand goats and four thousand auqias of silver, beside six thousand prisoners.¹⁶ When the distribution was taken up, wealth seekers crowded upon the Holy Prophet and some one even pulled at his robe and made the Holy Prophet

say, "Return my robe. If I had wealth equal to the number of trees of Tahama, I would distribute the whole of it among you and you would not find me miserly, coward or a liar." As he stood by his camel, he picked up a few hair from its hump, held them up in his two fingers and said, "O people, in your wealth and in these hair, there is nothing for me except one-fifth (Khums) and even that is returned to you. Now if any of you has a needle or thread or any thing even less significant out of the war spoils, let this be distributed, as embezzlement will be a source of shame, humiliation and the Fire on the Day of Resurrection." To this one of the Ansars responded, "I had picked this ball of wool for repairing my saddle." The Holy Prophet said, "My share in this is all yours." He said, "If this is so, I will not accept it." With this he put it with the war spoils for distribution.¹³

The actual distribution caused some controversy and grievance. The Holy Prophet made large ex-gratia payments to the Quraish and these were: one hundred camels each to Abu Sufyan, his son Mu'awia, Hakim bin Hazam, Hars bin Harb bin Kallaha, Suhail bin Umru, Hutaib bin Abdul Azza bin Abi Ques, Ala bin Sakafi, Ueeba bin Hasan bin Hazifa bin Badr Aqrah bin Hais Tamimy, Malik bin Auf bin Nasri, and Safwan bin Ummyya. Others of the Quraish who got less than one hundred camels each were; Makhrama bin Naufal Zahri, Ummair bin Wahab Ajami, Hisham bin Umru Amari, Sa'd bin Yarbuah bin Amir bin Makhzum and Sahmi.

This apparently discriminatory treatment was noted and some one from among the Companions pointed out to the Holy Prophet that while Aqrah bin Habis and Oeena bin Hasas had been given one hundred camels each. Ja'il bin Sarqua Zamri had been left out. He replied, "Ja'il is better than others. Ordinary people of this world are like Oeena and Aqrah bin Habis and I have given them to strengthen their hearts in faith but left Ja'il to his Islam." The distribution was even objected to by some. Abdullah bin Mas'ud reports, "A person objected to the distribution saying, 'By God, justice has not been done in this matter and the pleasure of Allah has not been the objective.' I reported this to the Holy Prophet and he said, 'If Allah and His Messenger do not do justice, then who

else will? Allah may have mercy on Prophet Moses who was subjected to a greater torture but he remained patient." "I will be unfortunate, if I do not do justice." "I will be doomed, if I do not do justice." "Do not you consider me trustworthy while the Owner of the heaven treats me as trustworthy and I am in communion with Him day and night?"³ "Allah has made me the trustee of those on earth, but you do not consider me trustworthy."⁴ Sometimes the Holy Prophet was put to uncalled for trouble in matter of distribution of war spoils. Once an person pulled the Holy Prophet's mantle so hard that this bruised his neck and said, "Give me out of the wealth of Allah." The Holy Prophet simply smiled and ordered that some thing be given to him.³ On another occasion a rustic desert dweller put a rough cloth around the Holy Prophet's neck pulled it so hard that this reddened the neck. He said, "Load my these two camels. Your are not distributing either your or your parents' wealth." The Holy Prophet said, "I seek refuge with Allah. I seek refuge with Allah. i will not load your camel until you compensate for the pulling." This was repeated thrice and every time the person swore not to do so. Then the Holy Prophet called a person and directed him to load his one camel with dates and the other with barley. Looking towards those present there, the Holy Prophet said, "Go trusting in Allah's blessing."⁵

Apart from these few individual grievances, some immature and uncouth Ansar youngsters complained that in time of difficulty they were called to help, but war spoils were given to others. Some of them went as far as to say that the blood of unbelievers was dripping from their swords, but the spoils were being distributed among others. The Holy Prophet, as he came to know of it, gathered Ansars and gave them a long speech. Finally he said, "O ye Ansars, are you grieved by the base things of this world. I have given them material things in order to incline them towards Islam but I have entrusted you to your Islam. O ye Ansars, is this not a source of satisfaction to you that others take home camels and goats, but you take with you the Messenger of Allah? By God, what you are taking with you to your homes is far better than what they got. By Him in whose hand is Muhammad's life, I would have been among Ansars but for the Migration. If people go one

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way and Ansars go the other way, I will be with Ansars. O God, have mercy on Ansars and their children." This more than assuaged the critics.³

The Holy Prophet had, more than once, said, "I give to a person, despite the fact that the other person is dearer to me, so that he does not fall into Hell on his face." This was thus to bind the hearts of new converts to Islam. This was precisely the explanation for ex-gratia payments to the Meccans, as the Holy Prophet said, "I give to those whose period of unbelief is not far off." On another occasion he said, "I do not give you any thing on my own nor stop you. I am only the distributor and I simply do as I am ordered."³

After the battle of Hunain, the Holy Prophet stayed for ten days, before returning to Medina, waiting for the leaders of the enemy to come for a settlement, but they did not turn up then. The Holy Prophet thus proceeded with the distribution of war spoils. Later the leaders of the tribe of Hawazan came to him in Medina as Muslims and demanded the return of their war prisoners and wealth. However, the Holy Prophet gave them the option of either their prisoners of wars or their wealth, which was quite large, as mentioned above. When they realized that the Holy Prophet was not inclined to give them both, they exercised the obvious choice for the prisoners, which included six thousand women and children. The Holy Prophet gathered the Muslims said, "Your brothers have come to you as repentant. I feel like returning their prisoners to them. Any of you who frees the prisoners of his share may do so. If any one desires the value of his share of prisoners, he will be compensated out of the first available war spoils." All those present there expressed their willingness to free the prisoners. The Holy Prophet said, "I am not sure how many of you have said this out of free will. You better go and discuss this with your tribal leaders and send them to me." With this they all went to their leaders and apprised them of their offer. The leaders came to the Holy Prophet to convey that the offer made by the people was really from the bottom of their hearts. Thus the war prisoners were all freed.³

Muslims were not allowed to keep war spoils before the offi-

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cial distribution. The Holy Prophet called it an act of embezzlement, if any one married a female war prisoner prior to the distribution and then return her to the general pool for distribution, and so was putting on clothes of war spoils and returning them to the pool after they were worn off.¹⁷ In distribution of the spoils among the participants of the battle, their individual needs were kept in view. Horsemen got twice their own share for the upkeep of the horse. Similarly, a married fighter got twice the share of a bachelor.⁵

The largest amount the Holy Prophet received during his lifetime was eighty thousand dinars sent by Al-A'la bin Al-Hildhrami from Bahrain. It was out of this wealth that the Holy Prophet gave a share to his uncle, Abbas.²⁰

The Successors

The period of the Holy Prophet's Successors was marked by extensive conquests bringing in their wake large wealth mainly in the form of Khums, Jazia and Kharaj, as far as Bait-ul-Mal was concerned. Despite the serious revolt, which Hadhrat Abu Bakr had to face on assumption of office, he continued the campaigns initiated by the Holy Prophet and was able to add to the size of the State. The process picked up real momentum during the time of Hadhrat Umar, who shattered the once mighty Empires of Persia and Romans. Hadhrat Uthman further added to it.

Hadhrat Abu Bakr

Besides quelling the widespread revolt against the Zakat, quite a few campaigns, starting with the one led by Usama initiated by the Holy Prophet himself in his last days, were launched by Hadhrat Abu Bakr. War spoils were, however, mostly replaced by peace treaties stipulating payment by the vanquished by way of Jazia. Usama returned from his campaign with sizable war spoils.¹⁶ At Arz and Qaria, five hundred prisoners of war were taken which Khalid sent to Hadhrat Abu Bakr. After the battle of Chains, Hadhrat Abu Bakr awarded the royal cap of Hurmaz, which was studded with jewels and was worth one hundred thousand dirhems,

to Khalid. Musanna chased the Persians and collected wealth and prisoners. For these victories, riders were given one thousand dirhems each, and foot soldiers one third of it. The Khums sent to Medina included an elephant. This was paraded in the streets of Medina, to the utter surprise of the Arabs who had never seen such a huge creature before.¹⁵

Hadhrat Umar

During the time of the Holy Prophet and Hadhrat Abu Bakr, the Holy Prophet's family was given sustenance in kind from the property at Khybar and other places. When Hadhrat Umar expelled the Jews from Khybar and distributed the land, he offered an option to the Holy Prophet's wives to either continue to get share in kind or take their share in land and water. Hadhrat A'isha and Hadhrat Hafza opted for land and water.⁴

Floodgates of wealth opened during Hadhrat Umar's time. He was not used to dealing with huge sums. At times, he found it too much to believe. His first experience was with half a million dirhems brought by Abu Hurairah. His initial reaction was that Abu Hurairah might be confused due to exhaustion of long arduous journey and lack of sleep. He advised him to go home and have some sleep. However, he repeated the same huge figure next day. Hadhrat Umar asked him whether he knew what the figure meant. In order to satisfy Hadhrat Umar that he knew what half a million signified, he had to explain, one hundred thousand, one hundred thousand, ... five times. Hadhrat Umar admitted that he had never seen so much wealth before. He then wanted to satisfy himself that this was lawful and, therefore, questioned him whether it included any thing unlawfully extracted from the poor and helpless, like widows and orphans. Abu Hurairah said, "No by God. In that case you would be the gainer, while all the burden of the sin will be on me." Thereafter, Abu Musa Ash'ari brought one million dirhems and this again surprised Hadhrat Umar making him ask: Do you understand what you are saying?" Abu Musa Ash'ari: Yes. This is one hundred thousand, one hundred thousand ..." He repeated it ten times. Hadhrat Umar: "If you are correct,

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out of this wealth, even a shepherd of Yemen, who has not shed his blood, will get his share."¹⁸ This was just the beginning. How the resources were employed set an example for the future generations.

Medain, which was the capital of the Persian Empire at that time, was conquered in 16 A.H. The Khums to be remitted to Medina was selected to include all items representative of imperial pomp and show. This consisted of the Emperor's dress, sword and jewellery. However, a carpet posed a problem, as this could not be divided. Sa'd, who was the commander in this campaign, suggested to the Muslims to forego their share in that carpet, which in any case was insignificant to them, so that it could be sent to Medina in one piece. They willingly agreed. This was a huge carpet, spreading over sixty square yards, depicting the spring season and was meant to be used in winter. The pictures captured all the characteristic scenery of the season. Its ground was made of gold and was studded with precious stones. The carpet was transported to Medina. There it became a problem for Hadhrat Umar, as he too found it difficult to distribute it among the people. He, therefore, convened a meeting of Muslims to help him resolve the issue. Most of them wanted to leave its use to the discretion of Hadhrat Umar. Hadhrat Ali also agreed, but warned him that this might set a precedent, which might be misused in future. The carpet was thus cut up and distributed among the public. The piece Hadhrat Ali got, which was certainly not the best, was sold by him for twenty thousand dirhems.¹⁵

The people of Bajaila, who participated in the battle of Qadisiya, represented one fourth of the army. Subsequently, at the time of conquest of Sawad, Hadhrat Umar earmarked that much portion of the war spoils for them. However, the claims on spoils turned out to be much more than was expected. Hadhrat Umar, therefore, asked their leader, Jari bin Abdullah to forego their share and be at par with other Muslims. To this he readily agreed and was awarded handsomely, according to different reports, from eighty to four hundred dinars. A lady of the Bajaila tribe approached Hadhrat Umar and said, "My father has since passed away and his share in the spoils is established and I am not going to forego

it." Hadhrat Umar reminded her of the agreement with her tribe. She said, "I do not accept that, but am willing to forego my father's share, if you put me on a quality she-camel covered with precious robe and cover my arms with golden bracelets." Hadhrat Umar obliged her.²⁰

A complete account of Khums accruing to the State is difficult to construct, but important contributions give an idea about the possible magnitude. The victory in the battle of Jaula resulted in accretion of huge wealth to individual Muslims who had fought in it and the State. What was distributed among them was worth thirty million dirhems. Its one fifth sent to Hadhrat Umar was thus six million. When this was presented to him, he said, "No roof can cover it and I will distribute it very soon." This was stored in the open courtyard of the mosque and two persons were detailed for overnight watch. In the morning when it was uncovered to reveal rubies, topaz and other precious stones, Hadhrat Umar's reaction was not of jubilation but sadness. He, in fact, started weeping. This surprised those who were present and they asked why he was weeping when the occasion called for an expression of gratitude to Allah. He said, "By Allah, I weep because when Allah bestows wealth on a people, it can cause malice and jealousy which, in turn, ultimately ends up in civil strife."¹⁵

Ibn Abbas relates, "Once Hadhrat Umar called me and when I went to him I found a heap of gold before him. He said, 'Let us distribute it among the people. Only Allah knows better why He withheld this wealth from the Holy Prophet and Abu Bakr and why has He given it to me. I do not know whether this is for good or bad.' As I got busy with distribution, I heard Hadhrat Umar crying and saying, 'By Him Who appointed Muhammad as a true Prophet, it is impossible that Allah withheld this wealth from His Prophet and Abu Bakr, as something bad, and handed it down to Umar for some good.'"²⁷

When Nahawand was conquered, Hadhrat Umar was presented with precious jewels in addition to Khums. The jewels annoyed Hadhrat Umar and he directed Hazifa, who had brought them, to take them back and distribute them among the troops. They were sold for the hefty sum of forty million dirhems.¹⁶

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Hadhrat Uthman

During the time of Hadhrat Uthman, when Abdullah ibn Abi Sarba conquered Sabtila in 26 A.H., there was so much war spoil that each rider got three thousand dinars, while foot soldiers had one thousand dinars. This was certainly no small amount. When Africa was conquered, the Khums reaching Medina was purchased by Marwan bin Al-Hakam for half a million dirhems.¹⁶

Misappropriation of War Spoils

Despite the very high standard of honesty and integrity in early Islam, the possibility of misappropriation of war spoils by some of weak faith could not be ruled out. This did happen, though on a very small scale, and how the Holy Prophet dealt with them set the standard. He said, "Whoso believes in Allah and the Day of Judgment should not sell war spoils. Whoso believes in Allah and the Day of Judgment should not ride a mount of war spoils in such a manner that it is emaciated and then he returns it to the war spoils or should not use a cloth to wear it out before he returns it to the war spoils."¹⁷ Aqeel bin Abu Talib, the Holy Prophet's cousin once brought a needle home and gave it to his wife for her sewing needs. Meanwhile, the Holy Prophet sent a crier around to warn people not to embezzle even a needle. Aqeel said to his wife, "It seems your needle will go."¹⁷ One person, Shaja was killed in the battle of Khybar but the Holy Prophet did not lead his funeral prayer and this was something very unusual in case of a martyr. He directed the people to say the funeral prayer of their brother without him. This was not taken well by those present there and surprise was evident on their faces. Sensing this, the Holy Prophet said, "Your companion has committed a theft in the cause of Allah." On search of his goods, two precious stones belonging to the Jews were found and they were worth not even two dirhems.⁶

Tax on Unearned Wealth

The Holy Prophet had declared payment of Khums for "

Rikaz". When asked what Rikaz meant, the Holy Prophet said, "That gold and silver which Allah had created with the soil." This may be interpreted to mean minerals discovered without much effort. Hadhrat Umar taxed the products thrown up by the sea, treating them at par with God-given treasures. On an enquiry from Yuali bin Ummaya, an officer in charge of sea, regarding the treatment of ambergris found on the seashore, Hadhrat Umar wrote, "This is one of the bounties of Allah. Whatever Allah may give from the sea, it should carry the charge of Khums at one fifth.¹⁸

Zakat Collection

The very first test for Hadhrat Abu Bakr, when he succeeded the Holy Prophet, was a serious revolt against payment of the Zakat by many tribes. It was indeed a very difficult decision whether to ignore it for sometime or use force to enforce the levy at that critical juncture. The latter course seemed all the more risky at a time when the army assembled by the Holy Prophet to proceed against the Romans was poised to leave Medina. This would have exposed Medina to the enemy and this was pointed out to him. However, Hadhrat Abu Bakr did not show the least hesitation to go ahead, despite his own humble and meek nature, against the heavy odds and advice of some ranking Muslims, including Hadhrat Umar. Abu Hurairah relates, "When the Holy Prophet died and Abu Bakr became Caliph and of the Arabs some repudiated their obligation and Abu Bakr said that he would fight them. Umar said to him: "How will you fight them while the Holy Prophet said: "I have been commanded to fight those who fight me till they should affirm: There is none worthy of worship save Allah. Then who affirms this, his life and property will be secure except to the extent of his obligations, and his responsibility is to Allah." Abu Bakr answered him: "I shall certainly fight those who make a distinction between Prayer and Zakat. Zakat is obligatory in respect of wealth. Allah is my witness that if they hold back from me the nose-rope of a camel that they had paid to the Holy Prophet, I shall fight them." Umar said thereafter: "I then under-

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stood that Allah had made the matter of fighting plain to Abu Bakr and I recognized that he was in the right.”³

The Holy Prophet appointed officials and representatives to every district subject to Islam.¹² Among them, Hadhrat Ali was appointed for the people of Najran. Mu’adh bin Jabal was sent to Yemen in around 9 A.H. He held that position during the time of Hadhrat Abu Bakr and Hadhrat Umar. In the first year of Hadhrat Umar, he sent one third of the Zakat collected in his jurisdiction. Hadhrat Umar found this rather unusual and called for an explanation saying, “I have not appointed you to collect Jazia and wealth, but to take wealth from the rich and distribute it among the poor.” Mu’adh replied, “Whatever I have sent you, I find none eligible to receive it here.” In the second year, he sent half of his collection to Hadhrat Umar. The same exchange was repeated between them. In the third year, the whole collection was sent and he explained it by saying, “There is not a single person here who may be eligible to receive it.” In other words, people there had become so well off that none deserved to benefit from the Zakat.²⁷

The Zakat on agricultural produce, known as Ushr, saw significant elaboration over time. The Holy Prophet treated honey as an agricultural produce subject to payment of ten percent. On complaints of non-payment of Ushr by some beekeepers, Hadhrat Umar instructed the concerned officials, “You provide them protection, if they pay, as they used to pay to the Holy Prophet, but if they refuse to do so, you have no obligation.”¹⁸

In order to facilitate payment of the Zakat, or any levy, cash payment was not insisted upon and commodities were readily accepted, even though this created immense problems of record keeping and in some cases even subsequent disposal. The Holy Prophet had himself given this option to the people of Yemen who were allowed to give Yemeni cloth instead of cash. Later in the time of Hadhrat Ali, blacksmiths offered even needles. Even though he experienced difficulty in disposing of many odd things that were offered to him, he never refused to accept them.²³

Standard of Compliance

The payment of the Zakat was considered a religious duty and

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had a high degree of honest compliance. Ubbey bin Ka'b reports, "The Apostle of Allah commissioned me as a collector of the Zakat. I passed by a man. When he collected his property (camels), I found that a she-camel in her second year was due from him. He said: 'That is not good for milking or riding. Here is another she-camel which is young, grand and fat. So take it.' I said to him: 'I shall not take an animal for which I have not been commanded. The Apostle of Allah is here near you. If you like, go to him and present to him what you presented to me. Do that if he accepts from you, I shall accept it; if he rejects it, I shall reject it.' He said: 'I shall do it.' He accompanied me and took with him the she-camel, which he had presented to me. We came to the Apostle of Allah. He said to him: 'Prophet of Allah, your messenger came to me to collect Zakat on my property. By Allah, neither the Apostle of Allah nor his messenger had seen my property before. I gathered my property, and he guessed that a she-camel in her second year would be payable by me. But that has neither milk nor is it worth riding. So I presented to him a grand young she-camel for acceptance as the Zakat. But he refused to take her. Lo, she is here; I have brought her to you, Apostle of Allah. Take her.' The Apostle of Allah said: 'That is what is due on you. If you give voluntarily a better one Allah will reward you for that. We accept her.' The Apostle of Allah then ordered me to take possession of it, and prayed for blessing in his property." Suwaid bin Ghaffa reports, "The collector used to visit the place of drinking water when the sheep went there and say, 'Pay the Zakat of your property.' A man wanted to give him a camel of lofty hump. The collector refused to accept it. The assessee said, 'I wish you could take the best of my camels.'" As the collector refused to accept it, he brought another camel of a lower quality. He refused to accept that too. He then brought another camel of a still lower quality which the collector accepted saying, "I take it, but I am afraid the Apostle of Allah might get angry with me and say: You have purposely taken from a man a camel of your choice." The Holy Prophet said, "He who collects more Zakat than is due is like him who refuses to pay."⁵ In another case, a Zakat collector was offered a well-bred racing she-camel but he refused to accept her.

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Then an inferior animal was offered which he readily accepted saying, "No earth would have borne me nor any sky give me shade, if I had presented myself before the Holy Prophet with the best property of the Zakat assessee."⁶ Nevertheless, complaints of excessive charge were not lacking. Some people complained to the Holy Prophet against the Zakat collectors who overcharged them. The Holy Prophet said, "Satisfy them, even if they commit excess."⁸ Another version is that people sought permission, in case of being overcharged, to conceal wealth to that extent from the Zakat collector. The Holy Prophet simply said no to that.⁵

The general standard of compliance with the levy was very high, especially during the life of the Holy Prophet. Even so, occasionally, though very rarely, there were complaints of default. Once Hadhrat Umar, who was charged to collect the Zakat, complained to the Holy Prophet that Ibn Jamil, Abbas bin Abdul Mutalib and Khalid bin Walid did not pay the Zakat. The Holy Prophet said, "Ibn Jamil is ungrateful. He was poor Allah and His Messenger made him rich. It is not fair to ask for the Zakat from Khalid bin Walid, as he has dedicated his armor and weapons for the cause of Allah. Abbas bin Mutalib is the uncle of the Messenger of Allah and double is due from him."³ Another version is that in case of Abbas, the Holy Prophet offered to pay on his behalf and that too twice as much saying, "You do not know that an uncle is on par with the father."⁴ It appears that the situation changed thereafter, as when Hadhrat Umar, as the Zakat collector, once approached Abbas, he informed him that he had paid the Zakat in advance for two years to the Holy Prophet.¹⁷ Abbas sought permission from the Holy Prophet to make advance payment of the Zakat, which was granted. The Holy Prophet then himself informed Hadhrat Umar about the advance payment by Abbas.⁷ Once a man gave an emaciated camel as the Zakat. The Holy Prophet said, "O Allah, do not bless his wealth." When he came to know of this, he rushed to the Holy Prophet with a fine she-camel and sought forgiveness from Allah and His Messenger. Then the Holy Prophet said, "O Allah, bless him and his camels."⁸

Some weak in faith at times tried to evade it. The case of Thalaba ibn Hatib and how the Holy Prophet penalized him is very

instructive. He was not so well off in the beginning and once approached the Holy Prophet with a request to pray for improvement in his economic condition. The Holy Prophet said to him, "Do not you want to follow my example? By Him in whose hand is my life, if I were to wish for mountains of gold and silver, they would have been mine." Thalaba waited for some days and again requested the Holy Prophet to pray for him and promised to discharge all his obligations, if Allah provided him with wealth. The Holy Prophet obliged and prayed, "O Allah, give wealth to Thalaba," and repeated it. He started rearing goats and they multiplied like worms. So he used to join the Holy Prophet for the noon and afternoon prayer, devoting the rest of his time in looking after his herd. He was soon so pre-occupied with his business that he gradually started missing these Prayers and eventually would not appear even for the Friday congregational prayer and would instead later ask others about what transpired in the sermon. Missing him, The Holy Prophet enquired about him. He was told that he was rearing goats and they were so many that even a valley could not hold them and he was thus occupied with them. The Holy Prophet said, "Woe to Thalaba!" and repeated it. When The Quranic verse regarding the Zakat was revealed to him making it compulsory, he picked up one person each from the tribe of Bani Salem and Bani Jhahena and deputed them to collect the Zakat and also specifically mentioned a member of Bani Salem tribe and Thalaba bin Hatib. They both approached the designated persons. While the person from the Bani Salem tribe, on just hearing about the arrival of the Zakat collectors, culled out the best camels for payment and received them with those camels. They showed their reluctance to accept the best of his lot, as per instructions, but he insisted that he was making a voluntary offer, which should be acceptable. In contrast, Thalaba was not so enthusiastic and asked for the Holy Prophet's letter. His reaction on reading it was: "This is a kind of Jazia," and put them off saying that he would think about it. They had to go back without anything from him and reported the matter to the Holy Prophet who praised the member of the Bani Salem tribe and prayed for him. As for Thalaba, he said, "Woe to Thalaba!" At that point was revealed the Quranic

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verse: "And among them there are those who made a covenant with Allah, saying, 'If He give us of His bounty, we would most surely give alms and be of the virtuous.' But when He gave them of His bounty, they became niggardly of it, and they turned away in aversion." (9:75-6) One of Thalaba's relatives was present at the occasion and reported it him. This prompted him to rush to the Holy Prophet with the request to accept his Zakat. The Holy Prophet told him that Allah Almighty had forbidden him to accept it from him. In desperation and in the Arabian tradition, Thalaba started throwing dust on his head. To this the Holy Prophet said, "This is your own doing. I had instructed you to pay the Zakat but you did not care to comply." The Holy Prophet did not accept the Zakat from him in his own lifetime. When Hadhrat Abu Bakr succeeded him, Thalaba went to him and reminded him of his standing with the Holy Prophet and among Ansars and requested him to accept his Zakat. Hadhrat Abu Bakr simply told him that it was not possible for him to accept his Zakat when the Holy Prophet had rejected it. Thus his Zakat was not accepted till Abu Bakr passed away. This was repeated and, as usual, rejected during the time of Hadhrat Umar and Hadhrat Uthman until Thalaba died in the latter's life.¹⁴

The Holy Prophet urged the guardians to invest orphan's wealth, otherwise the Zakat would eat it up.⁷ Zakat did help activate idle capital, even if it was in small amount. Hadhrat Umar gave ten thousand dirhems to Hakm bin Abi Ala's, saying, "This belongs to orphans and the Zakat deduction is reducing it day by day. You better investment it and plow back the profit." As a result, the amount gradually increased to one hundred thousand dirhems.¹⁶

Jazia (Poll Tax)

Jazia (Poll Tax) is peculiar to Islam and is charged from non-Muslims in lieu of exemptions they enjoy from many obligations imposed upon Muslims, like fighting in the cause of Allah or compulsory military duty and taxes like the Zakat. In case the State was, for any reason, unable to provide protection, this was to be waived. There were many cases in which it was refunded to non-

Muslims in such a situation. The agreement between the people of Banquia and Bisma and Khalid bin Walid carried the condition. "From today you are under our protection and you are our responsibility. We will be entitled to Jazia, if we protect you, otherwise not."¹⁵ When Abu Ubaida bin Al-Jarah took over command from Khalid bin Walid, he was threatened by the Roman army. Foreseeing the possibility of withdrawal from some areas, he directed his local Muslim officials to refund Jazia and Kharaj to those localities, which were under the agreement. They were required to make it clear that these charges were for the protection to be provided by Muslims. Since they could no longer discharge this obligation, the agreement had become null and void and hence the refund. The case of the people of Hams is worth stating. Muslims were informed that the Roman Emperor was advancing with a huge army for a battle at Yarmuk. The Governor refunded the Kharaj that they had received from the people, saying that they could no longer protect them because of other pre-occupations. The reaction of the people of the town was, "We prefer your Government and justice to our condition before your arrival." They promised to create difficulties for the Roman army, preventing them from taking control of the city. They did live by this undertaking and openly rejoiced, when Muslims regained control.²⁰

Non-Muslims were exempted from this tax, if they served in army side by side with Muslims. Hadhrat Umar had written to an official in Iraq to take help from riders, if it was necessary, and exempt them from Jazia. He issued a proclamation to the people of Azerbaijan, "Any one who served in army will not be charged Jazia for that year."¹⁵ The agreement with the people of Al-Jurejunia was that they would be exempted from Jazia in return for their intelligence service and safeguarding the border posts of the Al-Lakkun mountains.²⁰

Hadhrat Umar once saw an old Jew begging and asked him the reason. He replied that he was unable to work and was forced to begging in order to be able to pay Jazia. He waived his Jazia saying, "It was unfair to take benefit from him in youth and not help him in old age." Instead, he arranged a stipend for him.¹⁵ Jazia was, therefore, not charged from women, children, old people

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not engaged in any gainful activity and those who received alms.¹⁸ Banu Thaghlab felt humiliated by this tax and were willing to leave the country on that account. In fact, some of them did leave. Hadhrat Umar did not want them to go over to the other side and entered into a special agreement with them under which they were charged the Zakat at twice the normal rate.²⁷ It was the word of Jazia that they had felt humiliating. The higher rate of the Zakat was justified on the ground that this was payable only by male non-Muslims, unlike Muslims whose ladies and children were all liable to pay the Zakat. Hadhrat Umar entered into similar arrangements with the people of Tanukh, and Behrai in Syria. As this was in lieu of Jazia, their children and ladies continued to enjoy exemption. During the time of Hadhrat Ali, Jazia was not charged from: those who were either less than thirty or over fifty, ladies, crippled blind, insane and those who had less than two hundred dirhems.¹⁸

The rates of Jazia saw significant changes over time. The Holy Prophet had desired Mu'adh, when he was posted in Yemen, to charge one dinar from each adult or its equivalent in cloth. Mu'adh gave the option of payment and people found the latter more convenient and offered Yemeni sheets.²⁷ In Syria, the initial rate was one dinar per annum, regardless of the capacity of the payer. Hadhrat Umar introduced three categories according to their economic strength; rich, middle class and poor and they were charged at different rates. Four dinars were charged from those who had gold coins and forty dirhems from those with silver coins. In Kufa, they were charged fortyeight, twentyfour, and twelve dirhems respectively. For the people of Fastat, the maximum was later enhanced to fifty dirhems on the recommendation of Uthman bin Hanif who felt that they could easily afford that and would not mind.²⁷ For the land irrigated by the Euphrates, Hadhrat Ali charged forty eight dirhems from those landlords who rode on Turkish horses and wore golden anklets. For an average middle class trader, it was twenty four dirhems per annum and for an ordinary person it was only twelve dirhems, or one forth of those in the top bracket.²⁰ According to a Christian historian, Jerji Zedan, (*History of Islamic Culture*) "Jazia paid by the people of Syria and Iraq to Muslims

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was much less than what they used to pay to the Persian and Roman Empires."

Sometimes Jazia was paid lump sum, as part of the peace treaty with a tribe or a country. The beginning was made during the time of the Holy Prophet himself. The treaty with the people of Najran stipulated payment by way of supply of two thousand "Hullas" worth one auqia each (one auqia= forty dirhems). The price of those Hullas, which were more or less than one auqia were to be adjusted in the number of Hullas. Arms, horses, camels, and other things were acceptable for Hullas. They were also required to extend hospitality to State Officials for one month. Hadhrat Uthman subsequently reduced the number of Hullas by two hundred.²⁰

Later, many of the campaigns ended in peace treaties stipulating the total amount of Jazia to be paid. During Hadhrat Abu Bakr's time, the agreement after the battle of Yamama required that all gold and silver with Bani Hanifa would be surrendered to Khalid bin Walid, along with half of slaves, all cattle and land, except one garden and pasture which will be left with the people of Yamama, if they accepted Islam. The agreement with Ibn Saluba required payment of one thousand dirhems for his own tribe and for Baquia and Barusama. The agreement pertaining to Al-Heera was for one hundred and ninety thousand dirhems. Other such important agreements were; When Sa'd reconquered Al-Heera, four hundred thousand pearls; with Saluba bin Nastuna, ten thousand dirhems, in addition to pearls for the cities of Banquia and Rabasm and two million dirhems for other areas under his influence.¹⁵

Hadhrat Umar had a preference for Jazia, as this was a more stable and permanent source of income. He said, "Jazia is that income which can benefit us and future generations. I like it better than war spoils which, when distributed, are finished."¹⁵ During his time, the agreement for Damascus was for cash, land and one dinar per head. The agreement for Tabria and Basian was similar to Damascus. In addition, half of the houses were to be vacated for use by Muslims. The people of Jerusalem were also required to pay Jazia like others and no special terms were laid down for them. Other important agreements were: Egypt-their maximum

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income was to be fifty million dirhems, to be adjusted according to the actual. Those who opted not to pay Jazia were not to enjoy protection available to those who paid it; Ethiopia-the same conditions as for Egypt plus personal labor and provision of horses and the promise not to hinder international trade; Mahin, Wafa Dinar, Ray, Qumas, Jerjan, Azerbaijan, Armenia, Muquan-per adult according to the capacity to pay, the obligation to guide the travellers, repair roads and hospitality for passing Muslim troops for one day and night. The people of Asman were promised "no attack", in return for two hundred thousand dirhems per annum. A similar agreement for five hundred thousand dirhems per annum was signed for Tabristan and Jeelan.¹⁵

The peace treaty with Bishop Jarjeer for the people of Africa, during the time of Hadhrat Uthman, stipulated a payment of two and a half million and twenty thousand dinars. The people of Cyprus promised to pay seven thousand dinars, the same as paid to the Roman Emperor, which they would also continue to pay to him. For Marve and Bulkh, the agreement was for four hundred thousand dirhems each.¹⁵

Kharaj (Land Revenue)

Hadhrat Umar had the distinction of introducing the Kharaj system. He took over the following types of land in Iraq either belonging to; (i) those killed in war, (ii) those who ran away, (iii) the Persian Emperor, (iv) the Royal family, (v) or lands that were under water, (vi) and served as post offices. Kharaj was imposed on the land with non-Muslims, Muslims being subjected to Ushr. Hadhrat Umar was always anxious to ensure that the burden of Kharaj was in no way excessive and always made enquiries from his officials in this regard. He had appointed Uthman bin Hanif as a Revenue Official for the Euphrates and Hadifa bin Alyamin in the Tigris. A few days before his death, Hadhrat Umar was seen in conversation with them and was heard saying, "Perhaps you have over burdened the land with tax." Uthman replied: "I have charged the rate which the land could bear. I could even easily charge the double." Hadifa said: "The land can bear the rates I

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have charged and the surplus left would not be much." Hadhrat Umar: "You better reconsider this, lest you should have over charged the land." When Hadhrat Umar decided to acquire the land in Iraq, he directed both of them to send one farmer each from their areas. He then consulted those farmers by asking: "How much have you been paying on your land to the former rulers?" They said: "Twenty seven dirhems." Hadhrat Umar: "I do not like that rate." He thus fixed the new, but lighter, rates of one ghaziz of wheat, or barley and one dirhem in cash for the land that could be irrigated, regardless of the fact whether the land was actually cultivated or not.¹⁸ According to other accounts, Hadhrat Umar also imposed eight dirhems per garib for land under pulses, grapes, rabata and oil seeds; ten dirhems for grapes and rabata, five dirhems for cotton, one dirhem for oasis for foreigners; and eight dirhems for oasis.²⁰ This suggests either a change over time or a levy in other areas. He got the land in Iraq demarcated and measured by two Companions, namely, Uthman bin Hanif and Hadifa bin Al-Yamin. They worked out the size of cultivable land at thirty six million garibs. The rates charged per annum and per garib were: barley, one or two dirhems; sugar, six dirhems; cotton, four dirhems; grapes and oases, ten dirhems each; oil seeds, eight dirhems; vegetables, ten dirhems; wheat, four dirhems; unused but cultivable land, half a dirhem. In the first year, this yielded eighty six million dirhems. In the following year, as the rates were reduced and more land was brought under cultivation, the revenue increased to one hundred million and twenty thousand dirhems. The revenue from this source from Syria and Egypt was fourteen million and twelve million dirhems respectively. In Egypt, the Romans used to get a lot of foodgrain for the army, in addition to land revenue. Hadhrat Umar stopped this additional claim and adjusted it against the tax.¹⁶ He, in fact, maintained the system introduced by the Persian Emperor with some modification.¹⁸ In order to ensure fairness and effectiveness of the system, he had lands measured, demarcated and properly recorded.

The fact that Hadhrat Umar believed in light taxes does not mean that he was not in favor of maximizing land revenue. He did ask for increase where this was deemed justified. From Egypt

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alone, during the time of Hadhrat Umar, no less than two million was received, by way of Jazia and Kharaj, when Umru bin Al-Aas was Governor there. Hadhrat Umar urged him for more revenue, but he resisted it by saying, "The she camel can not yield more milk." When he was replaced by Abullah bin Sa'd, the revenue doubled. Hadhrat Uthman once taunted him that the she camel did yield more milk, but he retorted by saying that the offsprings were starved, as a result.¹⁵

Hadhrat Uthman prescribed the following rates per garib: grape vines, ten dirhems; dates, eight dirhems; bamboo, six dirhems; wheat fields, four dirhems and barley fields, two dirhems.¹⁸ Hadhrat Ali also decreed different rates for various kinds of land. For land under wheat and sugarcane, one and half dirhem and one Sa of foodgrain per garib; for an average farm, one dirhem per garib; for inferior farms, one third of dirhem per garib; for land under barley, one half of it; for oases and other trees, ten dirhems per garib; for grape plants, which were three years old and had started bearing fruit, ten dirhams per garib. Community trees were not taxed, as they served the needs of public at large. He charged four thousand dirhems as Kharaj from desert dwellers.²⁰

Hadhrat Ali also took into account the fertility of soil, making three categories of good, average and inferior land. He related the crop to the quality of the soil for determining the rate and also brought in sugarcane. The rate for dates was related to the age of the tree. Community trees were exempted.

Kharaj proved to be a significant source of revenue. As pointed out above, Iraqi land alone yielded seven million dirhems per annum. Just before Hadhrat Umar's death, Kharaj from Kufa had reached the high figure of one hundred million dirhems.¹⁸

Import Duties

Hadhrat Umar was also responsible for the introduction of import duty. He imposed import duties on reciprocal basis, when the Governor of Basra, Abu Musa Ash'ari complained that Muslims were subjected to this charge in those countries. The rate charged was the same as in other countries, that is ten percent.

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The rate was lowered when import of essential commodities like foodgrain was to be encouraged.

The people of Manbaj, who lived across the river, requested Hadhrat Umar for permission to trade on Muslim soil, in return for ten percent tax. Hadhrat Umar agreed to it after consultation with the then Companions.

It is significant that the duty was charged on commercial commodities openly visible and the baggage was never searched.¹⁸ In the beginning, import duty was charged from foreigners. This put them at a disadvantage vis-a-vis traders who were either Muslims or non-Muslims from the conquered lands (called Zimmies). Therefore, Hadhrat Umar subjected every one to this tax.⁹ The rates charged were, however, different with preference to Muslims and Zimmies. His instructions to Abu Musa Ash'ari were: "Nothing is to be charged on commodities worth less than two hundred dirhems. Zimmies should be charged half the normal rate and Muslims one fourth."¹⁸ In other words, Muslim importers were charged two and half percent, or equal to the Zakat rate. The system was maintained by his Successors.

A Christian came from Rome to sell his horse in a Muslim country. He was charged the import duty. He could not sell the horse at his price, and took it back. Later, he returned for the same purpose and was charged again. He protested saying that in this manner he would not be left with anything. He took his case to Hadhrat Umar in Medina. When he approached him, he was busy reading a letter. He saluted Hadhrat Umar saying, "I am a Christian noble." Hadhrat Umar said, "I am also a Muslim noble. Go ahead what you have to say." He narrated his case, but apparently Hadhrat Umar paid no attention. Thus disappointed, he returned to pay the required duty. To his surprise, by the time he reached his station, instructions had already reached the custom official not to double tax him. The concession was made valid for one year.¹⁸

At times, Hadhrat Umar reduced the general rate for specific commodities whose supplies were to be increased through imports. He reduced the rate to half for wheat and oil, if brought to Medina.²⁷

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Other Sources of Revenue

Sometimes an agreement was made on lump sum payment without Jazia or Kharaj. Such payments were made by the tribes of Azrubi, one hundred dinars per annum; Al-Jurba, one fourth of output of fish, spun yarn and fruits from their orchards. They were exempted from Jazia and forced labor.¹⁸

Hadhrat Umar obligated the people of Syria to supply for each Muslim there, two Mudis of wheat, three Kists of oil per month, in addition to cash payment of Jazia. In Al-Jazera, the prescribed rate of food supply plus cash Jazia of one dinar was the levy. This was later on consolidated into the general Jazia rate. In Egypt clothes were also to be supplied, besides cash and food. It included woollen robe, one sheet of Yemeni cloth, a cap, trousers and socks.²⁰

Hadhrat Uthman made the people of Cyprus to pay the same amount, which they had been paying to the Romans. This was seven thousand and two hundred dinars per annum. When Hamzan in Persia was re-conquered during Hadhrat Uthman's time, the peace treaty stipulated cash payment of one hundred thousand dinars, in addition to Jazia and Kharaj.²⁰

The Holy Prophet had given monopoly rights of bee keeping in certain valleys, in return for one tenth of the output. The State was required to provide protection of their rights. Hadhrat Umar continued this practice.⁵

Hadhrat Ali was first to impose tax on forests. He charged four thousand dirhems from the dwellers of Bars, a forest close to Babylon. This also applied to fish.²⁰

Property belonging to a person without heir reverted to the State. Hadhrat Umar introduced this law in response to a question by Umr bin Al-Aas, Governor of Egypt, regarding the property of heirless monks. Hadhrat Umar directed: "The property belongs to their heirs. In case they have no heir, the property should go to the State."²⁴

Donations to Government

In very early years of Islam, every State activity was practi-

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cally undertaken on a voluntary basis. Whenever any need arose, the Holy Prophet invited donations from Muslims and they were not found wanting, even though it meant great personal sacrifice to many of them who were not so well off. Financial contribution of some leading Muslims, one of whom, on one occasion, offered all he had, has been mentioned earlier. For wars, even ordinary Muslims not only presented themselves for fighting, but also equipped themselves at their own expense. Those who could not, for some unavoidable reason, participate in fighting, offered their war equipment to other poor Muslims who could not afford them. Providing a fighter for the cause of Allah was applauded by the Holy Prophet as an act of great virtue. Well off Muslim thus helped their brethren, besides themselves taking active part in fighting.

Government Borrowing

When donations and other sources proved inadequate, borrowing was resorted to. This was, however, very rare and confined to emergency like war. After the conquest of Mecca, the Holy Prophet borrowed from Safwan, Hutaib and Ibn Rabia. For the campaign against Hawazan, the Holy Prophet borrowed from Safwan bin Ummayya one hundred armors, along with other necessary equipments.¹³ He was also requested to provide transport for them.¹² One of the conditions of the Treaty with the people of Najran was to advance, as a loan, war equipment in the form of thirty armors, thirty horses and camels along with relevant arms in case of trouble from Yemen.⁵ For the battle of Hunain, the Holy Prophet borrowed thirty thousand dirhems from Abdullah bin Rabiyya.³ He borrowed a similar amount from Hutaib bin Abdul Uzzi.²³ For the battle of Hunain, shortage of camels for the army was reported to the Holy Prophet and he directed that camels be borrowed on the condition of one for two to be paid out of receipt of camels in charity.³

Borrowing from the State

The government was also on the lending side after the afflu-

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ence in the wake of conquests. The State being very rich in Hadhrat Umar's time, ordinary Muslims could also borrow from Bait-ul-mal. One such loan of four thousand dirhems was taken by Hinda, wife of Abu Sufyan. She, however, incurred loss in business and requested Hadhrat Umar for remission, but he refused saying, "I would have foregone it, if it were my own money, but this belongs to Muslims and was given on the guarantee of Abu Sufyan." Hadhrat Umar called Abu Sufyan and detained him till the loan was fully recovered.¹⁵

In spite of their frugal and austere living, some of the Successors also borrowed from the State. This was, however, very limited and resorted to only when an appropriate person, from whom they could borrow without compromising the dignity of office, was not available. It is reported that, when really hard pressed, Hadhrat Umar some times did borrow from Bait-ul-Mal, but this was in very small amounts, perhaps confined to immediate consumption, and was adjusted against his next salary.

Hadhrat Umar continued to carry on with his own business during the early years of his Caliphate. Once he wanted to send some goods with the trade caravan and, for that purpose, he approached Abdur Rehman ibn Auf with a request for four thousand dirhems. The latter was surprised by this request and retorted, "Why do not you borrow it from Bait-ul-Mal?" "No." replied Hadhrat Umar, "I won't do that because, if I die before repayment, you will propose to write it off as a bad debt and Bait-ul-Mal will suffer: but if I borrow it from you, you will not spare me and arrange to receive it from my bequest."¹⁵

According to Uthman bin Urwa, Hadhrat Umar owed eighty thousand dirhems to Bait-ul-Mal at the time of his death for which he gave necessary instructions to his son and he repaid that within a week and this was certified by Hadhrat Uthman.¹⁷

Economic Development

Social and economic infrastructure received first attention in early years of Islam. Before the advent of Islam, there was no tradition of reading and writing in Arabia and knowledge was orally

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transmitted from person to person. Therefore, of necessity, the Arabs developed prodigal memories for which they were well known. The Holy Prophet said, "We are illiterate people who can neither write nor make the calculation that a month is sometime of twenty nine days and sometime of thirty days."¹⁹ In the tribe of Quraish, to which the Holy Prophet belonged, there were not more than seventeen literate. These were: Umar bin Al-Khattab, Ali bin Abu Talib, Uthman bin Affan, Ubaida bin Al-Jarah, Talha, Abu Sufyan bin Harb, Mu'awia and Yazid bin Abu Sufyan, Aban and Khalid bin Sa'eed, Abu Hudaifa bin Utba, Hatib bin Umru, brother of Suhail bin Umru Al-Amari, Abu Salama bin Abdul Assad, Abdullah bin Sa'd, Hutaib bin Abdul Uzzi, Jahim bin Al-Salat and Al-A'la bin Al-Hadhri.²⁰

Here is an interesting incident, which reveals the counting ability of the Arabs at that time. In anticipation of the promised conquests, Khureem bin Aus requested the Holy Prophet to earmark for him Buquila's daughter, in the event of conquest of Al-Heera in Persia. Khalid bin Walid conquered it in 14 A.H. and Khureem conveyed the Holy Prophet's commitment to him. He, therefore, saw to it that she was kept out of the purview of the general protection of the peace treaty. With passage of time, she had grown old and was not what Khureem had heard and expected. Her family offered to pay any ransom named by Khureem for her release. Khureem demanded one thousand dirhems and it was readily paid. When he was told that he let her go very cheap, while her family would have willingly paid him twice as much, he said, "I did not know if there was a number greater than ten hundred."²⁰

It was to spread education that the Holy Prophet allowed the war prisoners of Badr to win freedom by educating ten Muslims per person. Even otherwise, no opportunity was lost to spread knowledge among Muslims. The Holy Prophet directed Zaid bin Thabit to learn Hebrew from Jews and he also picked up Persian from Persian Emperor's emissary, besides other dialects. It is reported that Abdullah bin Zubair had servants from many lands and he used to converse with each of them in his native language, an extraordinary feat for those times.²¹

The Quran was to be the first and foremost source of knowl-

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edge. Many memorized it and they were despatched to other tribes and countries for teaching it. Hadhrat Umar carried forward this process in a big way. It was at his instance that Hadhrat Abu Bakr had the Quran compiled in a book form. Hadhrat Umar fixed salaries for teachers of the Quran and those who had memorized it. He despatched three ranking Companions, Mu'adh bin Jabal, Abada bin Samat and Abu Darda Ansari to Syria for teaching the Quran.²¹ As a result, there was a sharp increase in not only those who could read the Quran, but also of those who had memorized it. According to Abu Musa Ash'ari, there were three hundred persons in his army who had memorized the Quran.²⁴ Hadhrat Umar also arranged to spread the knowledge of the sayings of the Holy Prophet. He despatched Abdullah bin Mas'ud to Kufa, Abdullah bin Magfal and others to Basra and Abdullah bin Al-Samat to Syria for this very purpose. All these efforts set in motion the process which ultimately blossomed into the universally recognized most outstanding contribution of knowledge by Muslims to human civilization in many diverse fields.

Development of economic infrastructure had a tremendous boost during the time of Hadhrat Umar and he has to his credit many achievements, which can be a matter of envy even in the present day world. In fact, he proved to be a genius of public administration far ahead of time. He provided facilities for travel between Mecca and Medina by constructing police posts, inns and providing for drinking water. A vast network of canals was established in many countries not only for agriculture, but also for bringing sweet potable water to cities. The main canals, which were dug basically for the latter purpose, and came to be known after the officials responsible for their execution were; The Abu Musa Canal, covering a distance of nine miles, catered to the needs of Basra by drawing water from the Tigris. Another canal drawing water from the same source was the Mauqual Canal for the namesake town. The third was the Sa'd Canal meant for Basra.

Perhaps the crowning achievement was the construction of a canal connecting the Nile with the Red Sea, a forerunner of the Suez Canal. This makes a very interesting episode. During the severe famine of 18 A.H., food caravans from Syria and Egypt

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took long to reach Medina. Hadhrat Umar called Umru bin Al-Aas to Medina to find some way out and he suggested the construction of a canal to connect the Nile with the Red Sea. Umru went back and started preparing a plan. His own idea was to construct the canal from Farna, where the distance between the Mediterranean and the Red sea was only seventy mile. For this, he had even selected a site. When Hadhrat Umar came to know of it, he disapproved the idea because of the fear that this would give access to Greek ships to the Red Sea, posing a constant serious threat to pilgrims going to Mecca from Africa. This was the time when Muslims were not familiar with naval warfare and mortally afraid of water. Thus the new canal connected Fastat, twelve miles from Cairo, and the Red Sea, covering a distance of sixtynine miles. The canal was completed within a short period of only six months. It is not difficult to imagine the course of human history, if Hadhrat Umar had gone along with Umru.

A number of new cities were developed, some of which received so much of Hadhrat Umar's personal attention that he even indicated the width of the main roads and the size of the central mosque. These cities included Basra, Kufa, Fastat, Mosal, and Jeza.

Upto the early years of Hadhrat Umar's period, the army consisted of volunteers. He put it on a regular basis through paid whole-time soldiers and for their residence, cantonments were established in all important cities. In fact, Basra, Kufa and Fastat were essentially set up for the army. How the army was organized speaks volumes of Hadhrat Umar's genius.

Provision of Basic Needs

In Islam the provision of basic needs of every citizen is the primary responsibility of the State. In the time of the Holy Prophet, this was catered to on a daily basis, whatever war spoils, Jazia, and charity were received were distributed there and then to every eligible person. The practice was continued by Hadhrat Abu Bakr and it was for Hadhrat Umar to institutionalize and systematize the arrangements. To this end, he first arranged a, perhaps the first ever, census of the people and drew up lists of eligible

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persons. The food requirement of each person was fixed on the basis of an actual experiment. Hadhrat Umar ordered that one garib of flour be used to make bread, which may then be mixed with olive oil to make it edible. Then this was served to thirty perfectly healthy persons morning and evening to see if this could suffice. On that basis, the entitlement of ration for each person was fixed at one Mudi of wheat, and two Kists of vinegar and olive oil each per month.

Water is one of the basic necessities of life. Islam allows easy and common access to potable water. The Holy Prophet's saying in this regard has already been mentioned in the previous chapter. During the time of Hadhrat Umar, it was reported to him that a caravan was very thirsty and requested the locals to help them quench their and their animals' thirst, but they refused to help. Hadhrat Umar's reaction was very strong, as he said, "Then why did not you attack those people?"¹⁸ In another case, a person was thirsty and requested water from some people but they refused to oblige. Consequently, that man died of thirst. Hadhrat Umar ordered the payment of blood money as a fine on them.²⁸

State Stipends

The Holy Prophet used to immediately give away every thing he received not holding back any thing. The incident of one dinar inadvertently left in the house and the Holy Prophet's concern for it has already been mentioned. The system of distribution was very informal and whenever any wealth arrived, the needy were either called or assembled on their own and they were given according to their need or desire.

When Hadhrat Abu Bakr assumed office, the first thing he did with the available Khums was to invite people to whom the Holy Prophet had promised any thing out of war spoils. As a result, Jabbar bin Malik came forward and said, "The Holy Prophet had promised to give me so much (he cupped his hands) out of the war spoils from Bahrain." Hadhrat Abu Bakr asked him to go ahead and make good his claim. When counted, it came to five hundred dirhems. Hadhrat Abu Bakr permitted him to have twice as much,

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another one thousand dirhems.³ Similarly, other claimants were also satisfied. The balance was equally distributed among Muslims, big or small, free or slave, male or female, and each of them received seven and one third dirhems. Next year a much larger amount was received by way of war spoils and Hadhrat Abu Bakr distributed the whole of it, giving twenty dirhems each.¹⁸

The Holy Prophet made the beginning of State stipend when he directed the ruler of Bahrain to pay four dirhems each, along with adequate clothes, to those who were without land in his kingdom so that they did not remain hungry and naked.³¹

As wealth began to pour in from all directions, Hadhrat Umar decided to consult people as to its disposal. Some one said, "O Leader of the Believers, I have seen some non-Arabs who first write and then distribute."²⁰ Hadhrat Umar liked the idea and this was the beginning of regular state stipends. The process was expedited by receipt of large taxes from Syria and Iraq. He again consulted the companions of the Holy Prophet. Hadhrat Ali favored distribution of the entire income every year. On the other hand, Hadhrat Uthman said, "I see that the amount is quite large and there may be a surplus, even after the distribution. In order to know who got what and who was without any share, it is necessary to keep a proper record, otherwise there was every likelihood of chaos and disorder." Walid bin Mughira told the gathering that he had been to Syria and had seen the king there draw up a list and had a regular standing army. This appealed to Hadhrat Umar and he ordered that the list be drawn up and an army recruited on a permanent basis. This was in 15 A.H.

The question arose how to draw up the list of eligible persons. A suggestion was made to Hadhrat Umar that he should first put his own name, but he preferred to start with the Holy Prophet's family. Accordingly, the order was; first Banu Hashim, tribe of the Holy Prophet and his immediate family, then Hadhrat Abu Bakr and his family, and Hadhrat Umar and family, in order of Succession, followed by those who first accepted Islam and Ansars, starting with Sa'd bin Mu'adh. The amount of stipend also varied and was fixed at; the Holy Prophet's wives, ten thousand dirhems each (except for Hadhrat A'isha who was given twelve thousand

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dirhems); Hadhrat Ali and all members of Banu Hashim, who had participated in the battle of Badr, and Abbas bin Abdul Mutalib five thousand each; those who had migrated to Ethiopia, participated in the battle of Uhd, or had embraced Islam like those of Badr, four thousand each; Ansars, three thousand each; those who had migrated to Medina before the conquest of Mecca, two thousand each.¹⁸ Their children also got the same amount. Even wives were given, ranging from two hundred to six hundred dirhems each. Special stipends were also instituted for special services to Islam and for those who were dear to the Holy Prophet. Hassan and Hussain were given the same stipend of five thousand each, as their father Hadhrat Ali. Umar ibn Abi Salma got four thousand. This was objected to by Muhammad ibn Adullah Ibn Habsh on the ground that he too had migrated to Medina and participated in Badr. Hadhrat Umar justified it by saying, "Show me a mother like Umm Salma." Similarly, the stipend for Usama bin Zaid was higher than his own son, Abdullah. He also objected claiming that he had participated in more battles than Usama. Hadhrat Umar replied, "His father and he were dearer to the Holy Prophet than your father and you." Other ladies, who got a special stipend of one thousand each, were; Hadhrat Abu Bakr's wife, Asma bint Umais, Umm Kalthum bint Aqba, mother of Abdullah ibn Mas'ud. The general public was further ranked according to their knowledge of the Quran and participation in other battles. The people of Yemen, Syria and Iraq got two thousand, one thousand, nine hundred, five hundred, and three hundred each respectively. For the people of Mecca, the rate was usually eight hundred dirhems. The minimum stipend was three hundred. Even Muslims visiting Medina and staying there were entitled to twentyfive dirhems each. Hadhrat Umar said, "If there was more, I would give four thousand each; one thousand each for travel, for arms, for upkeep of the family and for the ride animals."²⁰

Unlike Hadhrat Abu Bakr, Hadhrat Umar made a distinction in matter of amount of the stipend. He justified it by saying, "I can not treat those who fought against the Holy Prophet at par with those who fought for him and with him."¹⁷ He was, however, inclined to come round to Hadhrat Abu Bakr's view in this regard in

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later years, as he said, "If I am alive next year, I will equate the last with the first and treat them alike."¹⁷ It was not for levelling down, but levelling up. There was a special register for Hameer; their leading personalities, whether in army or in civil, were given seven to eight thousand dirhems which was sufficient to meet their personal expenses and discharge their other obligations.¹⁸

Even an infant was entitled to an annual State stipend of one hundred dirhems plus two garibs of corn monthly at birth and this was gradually raised with age; doubled at the age of one and three hundred on attaining maturity.¹⁸ The State assumed charge of abandoned children in 18 A.H.¹⁶ Hadhrat Uthman was also concerned about infants and provided a stipend of fifty dirhems to the new born and this was doubled when the child was one. A lady used to see him frequently. Once he noticed her absence and enquired about her. When he was told that she had given birth, he sent her fifty dirhems and a piece of cloth indicating that this was the baby's stipend.¹⁸ On top of the stipend, the people were free to engage in any gainful activity on their own.

Once Khalid bin Urfatta Ghadri came to see Hadhrat Umar and the latter enquired from him about the conditions in his region. He said, "I have left behind people who pray that their lives be given to Umar. The stipend for those who had participated in the battle of Qadisiya has been fixed at two thousand, or fifteen hundred dirhems. A new born gets one hundred and two garibs every month. On maturity, this is raised to five or six hundred. They get these grants at home. In families there are some who eat, while there are others who do not. This means some saving." He sought Hadhrat Umar's instruction, as he felt that the saving might be squandered away. Hadhrat Umar said, "Allah will help them. Give them their right. I prefer to give rather than to take away something."²⁴

Hadhrat Umar was very liberal in making grants and stipend, but was not indiscriminate. He kept needs of the recipients in view and at times refused stipend to well off, as is evident from this episode. According to Adi bin Hakim, he went to see Hadhrat Umar along with some members of his tribe. In his presence, Hadhrat Umar started announcing stipends for the people of Tay, but continued to ignore him. He twice stood up before him, but

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Hadhrat Umar avoided him and this made him say, "O Leader of the Believers, Do you recognize me?" Hadhrat Umar's response was a big laughter and he said, "Yes. By God, I do fully recognize you. You embraced Islam at a time when others insisted on disbelief; you came forward when others turned their backs; you proved faithful in trying circumstances when others deceived. I do remember that the first income from the Zakat, which made the Holy Prophet and the Companions extremely happy, was received from the tribe of Tay and I had brought it." Then he started offering excuses and said, "I give stipends to only those who are overwhelmed by their responsibilities to the point of starvation, and they are leaders of their tribes."¹⁵

In short, this was quite an elaborate and comprehensive system, which did not leave out any one, not even an abandoned infant. This was not confined to Muslims, but also covered non-Muslims. He also said, "I will make the widows of Iraq so self-sufficient that they would not have to look to any one for sustenance."³

The liberal dispensation by Hadhrat Umar was not without criticism. Hakim bin Hazm was the one who said, "O leader of the Believers, the Quraish are tradesmen; if you give them allowances, they will abandon trade. A time might come when their ruler would stop their allowance; their fate then could easily be imagined, when they already having ceased to be traders."³²

Hadhrat Uthman not only continued the system, but was all the more liberal in grants, because of further enhancement of resources and his own temperament. During his time, the frontiers of the Muslim Empire had extended in all directions. The conquest of Persia was complete, while in the West, Cyprus was taken and the Byzantine fleet was shattered.

Hadhrat Ali abolished the distinction in the amount of benefit thus reverting to the tradition of Hadhrat Abu Bakr of a uniform rate for all. The argument was the same; Righteousness will be rewarded by Allah in the Hereafter. The wealth belongs to Allah and will be equally distributed among the servants."¹⁵

The case of Hakim bin Hazam was unique in matter of stipend, as he refused to receive anything from the State or for that

matter ask for anything from any human being. It happened like this. He once requested something from the Holy Prophet and he obliged him. He again asked and was given. On his third request, the Holy Prophet said, "Hakim, riches are pleasant and sweet. He who acquires them by the way, they are a source of blessing for him; but they are not blessed for him who seeks them out of greed. He is like one who eats but is not filled. The upper hand is better than the lower." On this, he swore before the Holy Prophet not to ask anyone for anything till his death. Hadhrat Abu Bakr would call him to bestow something upon him, but he would not accept it. Then Hadhrat Umar would call him but he would do the same thing. So Hadhrat Umar said: I ask the Muslims to bear witness that I offer Hakim his share of the spoils that Allah has appointed for him but he refuses to take it." Thus Hakim did not take anything from anyone after the Holy Prophet till his death.³

A wife of the Holy Prophet, Hadhrat Zainab was not very happy when she received her stipend from Hadhrat Umar. She directed her servant to cover it up with a sheet of cloth and then asked her to pull from under the sheet a handful and distribute it among So and So. In this manner, most of the wealth was given away when the servant said to her, "You do not call my name, although I also deserve the dole." On this, Hadhrat Zainab said to her, "Take whatever is left under the sheet." This gave her eightyfive dirhems. Hadhrat Zainab prayed, "O Allah, after this year, there should be no occasion for me to receive a stipend from Umar." Shortly thereafter, she passed away.¹⁸

State Salary and Perks

The Holy Prophet and his first four Successors deemed their offices an obligation. In fact, the Holy Prophet never charged any salary and subsisted on gifts from followers and the later income from the property accruing to him, like other ordinary Muslims, as a result of conquests. Even in the latter case, he took the bare necessities of his family from the produce of Fadak, as has been mentioned earlier. His Successors, however, allowed themselves very meager maintenance allowance, no salary, which was just

sufficient to keep them and their dependents alive. Some of them even returned, at the time of their death, whatever they had received in this regard, treating them as a sort of loan.

Hadhrat Abu Bakr, after his elevation to the office of the Successor to the Holy Prophet, was not inclined to accept any thing. On the following day, he was seen carrying merchandise to the market. When questioned, he said, "I have to earn my living." After consultation among Muslims, who agreed that he better devoted himself solely to the affairs of the State and be relieved of worries of living, a maintenance allowance, that was to make him self-sufficient, was approved. This was, however, no more than one pair of sheets, one for winter and the other for summer, to be replaced when worn out, one camel for journey, for family upkeep cash equivalent to the normal expenditure before Succession. Cash payment was first placed at two thousand dirhems per annum but was later raised by five hundred dirhems.¹⁷ Hadhrat Abu Bakr protested that it would be more than sufficient. It is interesting that once his wife managed to save out of that meager subsistence. As he came to know of it, he voluntarily reduced his allowance correspondingly. He argued that the saving meant that they could manage with less. He even treated the stipend as loan and, on the eve of his death, he calculated the total sum received by him. This worked out to only eight thousand dirhems. He instructed his son to refund it to Bait-ul-Mal after his death. This was complied with and when Hadhrat Umar also received the servant assigned to Hadhrat Abu Bakr and a camel and some foodgrain belonging to the State, which was not worth more than five dirhems, he could not help saying, "Abu Bakr has set a very difficult precedent for those who would follow him."¹⁵ It is very significant that when his maintenance allowance by the State was decided, Hadhrat Abu Bakr made over his personal wealth to Bait-ul-Mal saying, "With this wealth I used to do business. Now the affairs of the public do not allow me to engage in such activity."²³

When Syria was conquered and lots of wealth flowed in, Hadhrat Umar assembled Muslims and put them this question, "How much of it is permissible for the ruler?" They all said, "For himself, what is sufficient to feed him and his family, nothing less,

nothing more. A dress for him and one for his family, which may be appropriate to the season. Two animals for riding in the cause of Allah, for personal use and for performing Pilgrimage and Umra." He said, "I was a businessman and Allah had made me and my family independent. Now I have to keep myself busy with your affairs. I want your opinion as to how much can I take from Bait-ul-Mal." Different suggestions were made, but Hadhrat Ali kept quiet. He then specifically asked for his view. Hadhrat Ali said, "Do not take more than what is just adequate for you and your family."¹⁵ In fact, Hadhrat Umar considered himself a guardian of orphans who should avoid taking anything, if he is self-sufficient. If not, then according to the normal standard. He once described what was, he thought, permissible to him: "For me, two pairs of clothes, one for each season, a ride for performing the Pilgrimage and Umra, food for myself and my family like that of an average Quraish, which is neither for their rich nor for their poor. After that I should be treated like an ordinary Muslim and thus entitled to share their fare." According to Ibn Umar, Hadhrat Umar used to take a pair of clothes for each season and would replace them only when due. Meanwhile, he would have the worn out clothes patched up. Gradually the quality of cloth was reduced, making it more and more coarse. He used to take only two dirhems per day for family expense.¹⁷ Hadhrat Umar's sharp reaction to a proposal to enhance his maintenance allowance, made through Hadhrat Hafza, his own daughter and a wife of the Holy Prophet, has already been mentioned.

The Holy Prophet laid down a basic principle for determining the salaries of public officials. He said, "If any one is appointed to a public office, he is allowed marriage expenses, if he is bachelor, can construct a house, if he is without it, buy a ride, if he has none, engage a servant, if he is without it. Besides these, if he accumulates wealth or a herd of camels, he will be raised as a thief or cheat on the Day of Judgment."²⁷ In actual practice, when the Holy Prophet appointed Attar ibn Askeed as Governor of Mecca, he fixed his salary at one dirhem per day.¹³

Abu Ubaida bin Al-Jarah complained to Hadhrat Umar that he had corrupted the Companions (by appointing them to public

offices). His reply was that he could not help it, as he had to rely on some one and who could be more dependable than the Companions? He countered by saying, "In that case, their salaries should make them self-sufficient so that they are not tempted to cheat."¹⁸

Hadhrat Umar allowed handsome salaries to State functionaries, while his personal maintenance allowance was quite meager. As Governor of Kufa, Ammar ibn Yasar and his assistants enjoyed a salary of six hundred dirhems per month, in addition to his State stipend as an ordinary citizen, plus the flesh of half a goat and half a bag of flour per day. Similarly, for Abdullah ibn Mas'ud, whose charge was Judiciary and the Treasury, the salary consisted of two hundred dirhems per month and the flesh of one quarter of a goat per day. Uthman ibn Hanif got one hundred and fifty dirhems per month and the flesh of one quarter of a goat per day, in addition to his normal State stipend of five thousand dirhems per annum.²³

Hadhrat Umar was particularly concerned about the salaries of judges and was quite liberal so as to eliminate the temptation of bribery and to give them dignity of office. He wrote to Mu'adh bin Jabal and Abu Ubaida bin Al-Jarah, on appointment as Governors in Syria, "Pick from the pious locals and appoint them as judges. Give them ease through regular salaries and by grants from Allah's wealth."²³

Financial Administration

Financial Administration received due importance. In this sphere the most important development was the establishment of Bait-ul-Mal. Hadhrat Abu Bakr had earmarked a house for this purpose, but there was little use of it due to the fact that all income was immediately spent. Once he was asked why he did not appoint a watchman for Bait-ul-Mal and his reply was, "There is no danger, as a lock is sufficient." At the time of Hadhrat Abu Bakr's death, there was only one dirhem in Bait-ul-Mal, even though no less than two hundred thousand dirhems were received during his tenure.¹⁷ The situation, however, changed during the reign of Hadhrat Umar and he organized it in a meticulous manner. All

receipts were properly recorded under different heads and so were expenditures. Bait-ul-Mal had regional branches in Provinces and district head quarters. The surplus of the latter was credited to the Central Bait-ul-Mal in Medina. Thus a kind of fiscal federalism existed at that time. The Central Bait-ul-Mal then accounted for an expenditure of thirty million dirhems per annum, by way of salaries and stipends of the residents of Medina. He introduced the Hijra (Migration) calendar in the sixteenth year of Migration in order to facilitate accounting.

The list of all those eligible for State stipend was an important land mark in financial administration, as it entailed lots of information about the financial and economic position of the general public. So was the massive work pertaining to land revenue according to varying conditions of the soil, crops raised and the persons concerned in different countries. The age and gender of animals received as the Zakat had to be matched and to be properly looked after till their disposal.

The manner of collection of State dues has been an important aspect of fiscal management and high handed in this has been the doom of many a nation. Islam teaches justice and benevolence in this sphere also. Hadhrat Ali was prepared to sacrifice revenue where there was any danger of undermining the confidence of the assessee. He said, "It is better to suffer a loss of a dinar than to see that people's hearts do not throb for Islam and they do not bear witness to justice in Islam."²³

The capacity to pay was duly taken into account. On his way back from Syria, Hadhrat Umar saw people made to stand in the sun and oil was being poured on their heads. He enquired about it and was told that they were being penalized for non-payment of Jazia. Hadhrat Umar asked what their excuse was and was told that they pleaded inability to pay. He said, "Leave them, if they are unable to pay. I have heard the Holy Prophet saying, 'Do not punish people, for those who punish people in this world will be punished in the next world.'" They were thus let off.¹⁸

Once Hadhrat Umar severely reprimanded an official of Syria for being late in depositing Kharaj. His explanation was that the delay was due to the grace period allowed to the farmers till the

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harvest time. This pleased him and he said, "I will not remove you from this job so long as I am alive."¹⁵

For the convenience of taxpayers, commodities were accepted in lieu of cash. Hadhrat Umar many a time accepted camels and other cattle. Forbidden things, like pigs and wine, were, however, not acceptable. In fact, the Holy Prophet had himself given this option of payment in kind when he fixed the rate of Jazia at one dinar or its equivalent in Yemeni sheets. Many people chose to offer the sheets. Hadhrat Ali was ready to accept commodities, in lieu of payment of Jazia, even if this meant inconvenience. Craftsmen could pay in their own products, such as needles from blacksmiths and other similar products of craftsmen. This would create difficulty for him at the time of their disposal, as people preferred to take gold or silver. He had to force them to accept these products also.²⁷

In case of abnormal situations, the collection of State dues was postponed, if not remitted. During the severe famine of Remada in 18 A.H., Hadhrat Umar postponed the collection of the Zakat. When there were rains yielding normal crops, he ordered collection of the Zakat for two years.²⁷

The Holy Prophet said, "A person who is harsh in collecting the Zakat is as guilty as the one who withholds it." Once Hadhrat Umar was inspecting the sheep and goats obtained in the Zakat and saw a goat with large udder. He said, "I do not think the owner gave you this willingly. Beware, do not take away the things which are their owner's liking."²⁷ In matter of collection of Kharaj, Hadhrat Ali directed the officials not to be unduly harsh. His instructions were; First, always be afraid of Allah. Second, do not cause undue hardship to the assessee. Third, in case of delinquency, the person should not be deprived of his essentials like clothing. Fourth, for recovery of the dues, animals and slaves used in business should be exempted. Fifth, there should be no physical punishment for the delinquent, whatever be the amount due from him.²⁷

At the time of payment of State stipend, Hadhrat Abu Bakr used to enquire from the recipient whether any amount on account of the Zakat was due from him. If so, he would deduct that

amount from the stipend. Hadhrat Umar continued this practice so far as the traders were concerned.²⁷

Loan Transactions

Borrowing and lending is perhaps as old as man. Accordingly, in early Islam many did resort to this source of financing personal needs and business, including the Holy Prophet himself. As has been mentioned earlier, the Holy Prophet always stressed the importance of prompt repayment of debt and redeemed his own in a very fair and handsome manner by often returning more than due. He treated a loan a kind of favor and reciprocated it, at least, with prayer, if not in kind. A few instances might do.

Abu Rafee reported that the Messenger of Allah took loan of a young camel. Afterwards, when camels of the Zakat were brought to him, he directed him to repay a young camel to the man. He informed the Holy Prophet that he could not find except a better camel four years old. The Holy Prophet said, "Give it to him, and verily the best of men is he who is best of them in payment."⁴ In another case, a man demanded from the Holy Prophet repayment of the loan and was rather harsh to him. The Companions could not stand it and were about to attack him, but he said: Leave him, as the creditor has got a demand. Buy a camel for him and give it to him." They said: We do not find but a senior in years." He said, "Then buy it and give to him, and verily the best of you is he who is the best of you in repayment of loan."³ Jabir reported: "I had a debt due from the Apostle of Allah. He paid it back and paid me in excess."⁵

Here is a typical loan transaction during the life of the Holy Prophet, which is quite revealing about his time and character. Abdullah Howzani relates. "Once I met Bilal, caller for Prayer for the Holy Prophet, in Halab and said to him, 'Explain to me how the Holy Prophet used to spend.' He said, 'The Holy Prophet never kept anything with him and I used to manage his expenses. From the day Allah appointed him as the Messenger till his death, whenever a Muslim would come to him and he found him naked he would order me to procure clothes for him on loan. I would ac-

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cordingly provide him clothes and food. Once a Jew met me and said, "O Bilal, I am rich. Do not borrow from anyone except me." I accepted his offer. After some time, one day I was getting ready to call for Prayer when that non-believer turned up, along with some other merchants, and said, 'O Negro.' I said, 'I am present.' He became quite rough and rude to say, 'Do you know how many days are left in the month?' I said, 'Yes. It is close, but there are a few days still to go.' He said, 'Look there are only four days left and I am determined to recover my loan, even if I have to reduce you to the position of a shepherd, as you used to be.' This made me very unhappy and angry, as any one would be. After the Prayer, I went to the Holy Prophet's residence and told him how that man had insulted me and said to the Holy Prophet, 'Neither you nor I have anything to satisfy him on the due date. He would certainly humiliate me. Kindly allow me to slip away and be with some other Muslims till Allah provides His Messenger enough to enable me to discharge the debt.' With this I returned to my place and packed my luggage consisting of a sword, a shield, a pair of socks and shoes, determined to leave early in the morning. As the day broke and I was on the point of leaving, a man came running to me conveying a call from the Holy Prophet. I made for his house and there I saw four camels fully laden with merchandise. I entered the house after permission and he said. 'Be happy O Bilal, Allah has sent wealth to pay your debt. Did you see those laden camels?' I said, 'Why not?' he said, 'Go, take those camels along with the stuff on them. That is grain and cloth, which have been sent by a noble of Fadak. Take them and pay the debt.' I did accordingly. When I returned to the mosque, the Holy Prophet was there and he asked me whether that wealth helped. I informed him that Allah had cleared the debt due by His Messenger and it was all paid. He then enquired if there was anything to spare. When I affirmed it, he said, 'You better hurry up and spend it. I will not return to my house till you relieve me of its worry.' At the end of the day, at the time of last Prayer, the Holy Prophet enquired about the disposal of the wealth. I informed him that there were not enough deserving people and something was left. The Holy Prophet then did not go to his house and stayed in the mosque over night. At the end of

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the following day, and at the same time, the Holy Prophet enquired about the left over. When I informed him that it was all given away and he need not worry on that account, he invoked Allah's greatness and thanked Him for relieving him of that wealth about which he was worried that he might die, while that wealth was with him. Thereafter, the Holy Prophet returned to his family and went to bed."⁵ In another case, a rustic person came to the Holy Prophet and demanded his due in rather harsh words. This was not liked by the Companion and they rebuked him for not showing due respect to the Holy Prophet. He said, "I am only pressing my claim." The Holy Prophet said to the Companions, "Why do not you side with the creditor?" He sent a message to Khola bint Ques for borrowing dates to repay that person. She willingly provided the dates with which the Holy Prophet cleared his debt and also entertained him to meal. He said, "You have satisfied my claim in full. May Allah recompense you in full." The Holy Prophet said, "Such persons are better. A people will not be purified in which the weak cannot get their rights without much difficulty."⁶

The Holy Prophet was equally keen that Muslims repaid their debt in their own lives or at least left some thing to discharge it after death. As mentioned earlier, he would not lead the funeral prayer of a Muslim who died in debt, unless he did leave behind enough assets to clear the debt or some one was willing to stand surety to clear it on his behalf.³ Harmas bin Habib reported that his great-grand-father took his delinquent debtor to the Holy Prophet and he said, "Stick with your debtor." Later in the day, when the Holy Prophet passed by him and said, "O Brother of Bani Tameem, where is your prisoner?"⁶ The heirs of the dead were duty bound to discharge his/her debt, even if it meant extreme hardship to them.

Sa'd Al-Atwal reported: "My brother died and left one third of one hundred dinars and left behind minor children. I wished to spend for them. The Messenger of Allah said to me: Your brother is confined for his debt, so pay it off." He said: Then I went, paid it, and returned and said: O Messenger of Allah! I have paid it, and there remains none except a woman who claims two dinars without any proof." He said: Pay her, as she is truthful."²⁶

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Mu'adh bin Jabal was a benevolent young man, and was not earning anything. Thus he continued to be in debt. He came to the Holy Prophet and asked him to request his creditors that, if they should remit for anybody, they should remit for Mu'adh on account of the Holy Prophet. The Holy Prophet, instead, purchased his property for them, till Mu'adh stood penniless.³ The creditors, however, got only five seventh of their claim. It was partly to enable Mu'adh to pay the remaining debt that the Holy Prophet appointed him as a Zakat collector in Yemen. In doing so, he said to Mu'adh, "It is hoped that Allah will make up your loss and enable you to pay the debt."¹⁷ Mu'adh said, "The Holy Prophet released me from the creditors and appointed me as an official in Yemen."⁶

The Holy Prophet would go to any length to make Muslims repay their debt and, at times, the debtors were even stripped off the clothes on their backs to repay the debt. Abi Hadard Aslammi reports, "I owed four dirhems to a Jew but was unable to pay him, in spite of my desire. He pressed me for that and when he found me unable to meet his demand, he reported it to the Holy Prophet. After hearing him, the Holy Prophet said to me, "Brother, clear his dues." I pleaded my inability to pay and asked for some time. The Holy Prophet again said, "Pay him." I again requested for time on the plea that after the campaign of Khybar, which was imminent, I might afford to pay from the spoils. The Holy Prophet said, "No. You clear his dues." I dare not argue further and removed my turban to wear it as a lower garment and gave that garment to the Jew in settlement of the debt. Thereafter, while I was passing through the market, an old lady asked me why I was in that condition. On hearing me, she provided me with a sheet of cloth as a gift."²⁶

Sometimes, the Holy Prophet urged well to do Muslims to remit their debt in cases of genuine difficulty faced by the debtor. Ka'b bin Malik reported that, during the lifetime of the Holy Prophet, he demanded from Ibn Abi Hadard, within the mosque, a loan which he owed him. Their voices were so loud that the Holy Prophet heard them, while he was within his house adjacent to the mosque. The Holy Prophet came out to him till the screen of his room was exposed. He called and hinted him with his finger to remit half of

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his debt. Ka'b said, "O Prophet of Allah! I have just done it." The Holy Prophet said (to the debtor): "Get up and pay."³ Where remission of debt was either not feasible or not desirable, the Holy Prophet would invite other Muslims to help with donations.

Hadhrat Umar, while he was very strict in the recovery of loans in case of well off borrowers, as for Hinda, he was considerate in matters of repayment of loans by the poor. If a borrower was in straitened circumstances and genuinely lacked the means to pay, he would make him swear on oath to Allah that he lacked the means and nothing was due to him that could help repay his debt. He was asked to give an undertaking that in case he got something, unexpected and unforeseen at that moment, he would repay the loan. Thereafter, Hadhrat Umar would let him go, as Hadhrat Abu Bakr did before.²⁸ Hadhrat Ali also gave respite to indigent borrowers with the difference that he would first put them in jail. The idea was not to punish, but to find out the real financial position of the debtor. Once this was known, he was let go with the necessary undertaking. He said, "It is very cruel to keep a person in prison when his debt is determined." "The purpose of imprisoning a debtor is that Muslims come to know about his condition. Keeping him there after that is cruel."²³

Ibn Umar relates that when Aseed bin Al-Hadhri died leaving a debt of four thousand dirhems, his property income was one thousand per annum. People wanted to dispose it of to pay the debt. When Hadhrat Umar came to know of it, he called the creditors and made an offer of payment by installments of one thousand dirhems per annum. They readily agreed and the property was saved.¹⁷

In his own case, before his death Hadhrat Umar asked his son, Abdullah to work out his outstanding debt and this amounted to eighty thousand dirhems. His instructions in this regard were: "If your means are adequate to pay it off, well and good, otherwise borrow from Bani Adi bin Ka'b. If there is a shortfall, then go to the Quraish. Do not go to any one else. In any case, this debt must be paid.³ Accordingly, his house was put on sale and it proved adequate to clear the debt. This was thus redeemed within a week and certified by Hadhrat Uthman.¹⁵

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At times, the question of non-payment of debt also arose, especially in later periods. A person whose expenditures were more than his income and, as result, he could not service his debt was described as bankrupt. For such cases, Hadhrat Uthman favored putting restrictions on their expenditures. In case this did not yield resources to service the debt, he allowed liquidation of his assets and their distribution among the creditors.²⁸ These are the basic elements of any bankruptcy system.

Ordinary Muslims were also very considerate in pressing their claims. Abu Al-Yasar reports, "Such and such person, the son of So and So, of the tribe of Harami owed me a debt. I went to his family, extended salutations and said: "Where is your father?" He said: He is not here." Then came out to me his son who was at the threshold of his youth. I said to him: "Where is your father?" He said: "No sooner did he hear your voice than he hid himself behind my mother's bedstead." I called out asking him to walk out, as I knew where he was. I said to him: "What prompted you to hide yourself from me?" He said: "By God whatever I would say to you would not be a lie. By Allah, I fear that I should tell a lie to you and in case of making promise with you I should break it, as you are the Companion of Allah's Messenger. The fact is that I was hard up in regard to money." I said: "Do you swear by Allah?" He said: I swear by Allah." This was repeated thrice. With this I brought out the promissory note and wrote off the debt saying, "Make payment when you find yourself solvent enough to pay me back; if you are not, then there is no liability upon you."⁴

Interest Free Loans

The Holy Prophet was very keen to ensure the abolition of interest. To this end, he inserted a specific clause in agreements with other non-Muslim tribes. First the agreement with the people of Najran in 8 A.H.. Their agreement stipulated that they would give up money lending on interest. Any one engaged in this activity in violation of this stipulation would lose the protection of the agreement. Similarly, the agreement with the tribe of Thakif provided that of the loans extended by them, they will be entitled to the

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principal only. For the loans secured by mortgage, which had run their period, their interest will be treated as dissolved in accordance with the Divine injunction. Loans secured with mortgage prior to Akaz will be paid at Akaz and only the principal will be paid. Loans extended by the people of Thakif and recorded on their books, before their accepting Islam, will be paid accordingly.¹⁵ Once a delegation of the Thakif tribe requested the Holy Prophet for a writing from him permitting them certain things. The Holy Prophet allowed them to write down as they wished and then place it before him. They requested Hadhrat Ali to put it on paper. Among the things they wanted to be allowed were Riba and adultery. Hadhrat Ali refused to oblige them and they approached Khalid bin Sa'eed. Hadhrat Ali pointed out to him what he had to write for them, but he still agreed to write for them saying, "I will write whatever they want me to write. The Holy Prophet has the privilege to give his verdict." They took the document to Holy Prophet and he asked a literate person to read it for him. When he reached the condition about Riba, the Holy Prophet asked him to put the Holy Prophet's hand on it. This done, the Holy Prophet recited the Quranic injunction against Riba; 'O ye believers, fear Allah and relinquish what remains of interest, if you are believers.' (2:279) and struck out that portion. Similarly, he also struck out the permission for adultery and ordered that the document be revised accordingly.¹⁴ The agreement with Bani Al-Jurmuz also prohibited interest and only assured repayment of principal.¹⁷

The agreement with the people of Najran was renewed by Hadhrat Abu Bakr. In Hadhrat Umar's time, there was largescale violation of the clause against money lending on interest, which forced him to expel them to Iraq.²⁷

Muslim moneylenders like Abbas and Khalid bin Walid immediately gave up their interest claims and this involved no small amounts. The pressure to abolish interest in practice, after the prohibition, also developed from the borrowers, as they refused to pay interest citing the injunction. Four brothers of the tribe of Thakif used to lend money on interest in a big way to the people of the tribe of Mughira. When the Holy Prophet visited Taif, they embraced Islam. Thereafter, they demanded interest, as usual. The

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Mughira tribe refused to pay it on the plea that they were Muslims and Allah had abolished interest. The dispute reached the Governor of Mecca and he, in turn, referred it to the Holy Prophet.¹⁵

Hadhrat Umar was extra cautious in the matter of Riba and was even inclined to forego a permissible thing, if there was the least possibility of an element of Riba. He said, "I have given up ninety percent of permissible things for fear of Riba."²³ For the same reason, he did not allow the wife of Abdullah bin Mas'ud to accept dirhems for the dinars lent by her. Yasir bin Numair reports, "Some one owed me dirhems, but he offered to pay in dinars. I asked him to let me first consult Hadhrat Umar. His advice was to show them to the goldsmith and if he finds them equal, then you have a choice to accept them or insist on dirhems."²³ He would not permit any discount for cash payment. In the case of manumission, which generally involved payment over a period of time by the slave before he could be free, Hadhrat Umar would not allow reduction in the amount, if the balance was paid lump sum on the spot.²⁸

Treatment of Labor

At the time of advent of Islam, slaves were treated more or less like animals and were put to death for the slightest lapse on their part. In one case, a slave was beaten to death for having given a camel rope to someone to tie his luggage.⁸ Islam not only liberated them from the tyranny they had been suffering for ages, but also practically elevated them to the position of respectable members of society, some of them even providing leadership to other noble freemen of very high stature. It also closed the door to slavery for all times to come. First the example set by the Holy Prophet himself. Zaid bin Harith was a slave purchased by Hadhrat Khadija's uncle and gifted to her. She, in turn, presented him to the Holy Prophet after their marriage. Zaid's relatives were able to trace him to Mecca and approached the Holy Prophet for his release. He readily allowed them to take him away, if he was so willing. Zaid, however, preferred to stay with the Holy Prophet saying that he was much better with him than his blood relatives.

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The exchange between Zaid and his relative is quite revealing of the Holy Prophet's character and his treatment of Zaid. His relative said, "Woe on you! You prefer bondage over freedom." He said, "Yes. For what I have seen in him, I would always prefer him over my close relatives."¹⁷ The Holy Prophet reciprocated Zaid's sincerity and allegiance and adopted him as his son. He further honored him by arranging his marriage with a cousin of his. This was something unheard of in that society. Zaid was the commander of seven campaigns, which were not personally lead by the Holy Prophet.¹⁷ One of these, in which he was martyred, was the battle of Mauta. In the initial stage of that fight, a celebrated general like Khalid bin Walid was his subordinate. Even his teenaged son, Usama, was also conferred that honor, despite many protests. When the Holy Prophet entered Mecca, as a conqueror, Usama was riding behind, while Bilal was walking beside the Holy Prophet's camel. They both entered Ka'ba with the Holy Prophet. In the Holy Prophet's very last days he described him as one of his dearest persons.³ The Holy Prophet loved Usama even as a child and once he fell on the threshold of the house and began to bleed in the face. The Holy Prophet personally sucked away his blood. Usama relates that the Holy Prophet used to settle him on one thigh and Hassan on the other and pray, "O Allah, have mercy on them as I am compassionate towards them."¹⁷

Before his demise, the Holy Prophet had arranged to send a campaign against the Romans under Usama's command. This was not the first time for Usama to be given the command. According to Salma, he participated in nine of the campaigns in which the Holy Prophet did not personally take part. For some of them, the commander was either Hadhrat Abu Bakr or Usama.³ Immediately after the death of the Holy Prophet there was a widespread revolt against payment of the Zakat and even Medina was threatened seriously. In view of the precarious situation postponement of the campaign was suggested to Hadhrat Abu Bakr. It was characteristic of Hadhrat Abu Bakr not to undo anything done by the Holy Prophet. He, therefore, refused despite the heavy odds. Then a change in command was suggested but this was also not agreed, as Hadhrat Abu Bakr dare not change a commander ap-

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pointed by the Holy Prophet himself and he said this in so many words. Thus Hadhrat Umar was to proceed with Usama but Hadhrat Abu Bakr needed him in Medina at that critical juncture requested Usama, "If you deem appropriate, leave Umar behind for my help."³ See the humility in Hadhrat Abu Bakr's request to Usama to spare Hadhrat Umar, who was under his command. It must be mentioned that, as the Caliph and the Supreme Commander, he could very well order Usama. Later, in an expression of his personal confidence, Hadhrat Abu Bakr appointed Usama his own deputy in Medina when he personally lead a campaign against the rebels around Medina.³⁵

In the field of learning, prominent from among former slaves were: Salam, who was one of the four Companions of the Holy Prophet who were selected to teach the Quran; Bilal, who is known in Muslim history as the most famous person deputed to call people for Prayer during the time of the Holy Prophet, also acted as the manager of his personal finances. He was held in very high esteem by the Companions and a person like Hadhrat Umar said, "Abu Bakr was our leader, he freed our leader, Bilal."³ Before the Migration, in Medina Prayer was lead by Salam, a freed slave of Abi Hadhifa.¹⁷ He would do the same after Migration and his followers would include Hadhrat Abu Bakr, Hadhrat Umar, Abu Salma, Zaid and Amar bin Rabiyya.³

Abu Sufyan came with a party of people to Salman, Shuaib, and Bilal and the latter said to him: Did not the swords of Allah exact their due from the enemy of Allah?" Hadhrat Abu Bakr said to them: "Do you speak like this to the chief of the Quraish and their master? Then he went to the Holy Prophet and related this to him. He said: "Abu Bakr, perchance you offended them. If so, you have offended your Lord." Abu Bakr went back to them and said: "Brothers, did I offend you?" They replied: "No. May Allah forgive you, brother."⁴ It is worth remembering that among those whom Hadhrat Abu Bakr apologized was Bilal, a former slave whose freedom was purchased by him.

How the Holy Prophet treated those who served him, slave or otherwise, is amply demonstrated by the experience of Anas, who was just a lad of only eight whom his mother had voluntarily of-

ferred him to the Holy Prophet to be in his personal service. He reports, "I served him (the Holy Prophet) for ten years. He never said: 'Ugh! to me; nor did he say; Why did you do it? or, of anything I had not done; Why did you not do thus and thus?'"³ Being just a lad, he was certainly not always mindful of all his duties. At times, he was more attracted by play than work. This is what he has to say, "Once the Holy Prophet sent me on an errand. On the way, I found some boys playing and I joined them. After some time, I felt some one holding me by my neck. When I turned around, I found that it was the Holy Prophet. Instead of any anger on his face, he was smiling and asked me, 'What have you done about my work?' I could only reply, 'I will go just now.'" Sometime out of affection, the Holy Prophet called Anas, "My son."⁵ Anas has reported that the Holy Prophet would never withhold the wages of any person.³

Slaves were generally treated with compassion and set free on the slightest excuse. Abu Mas'ud Badri relates, "Once I was beating up a slave in rage, when I heard a voice from behind, 'Look Mas'ud, what are you doing?' Because of rage, I did not recognize the voice and continued beating him. The voice came closer and as I turned around, it was the Holy Prophet. The stick fell from my hand. In extreme anger, the Holy Prophet said, 'Abu Mas'ud, there is a God above you who has more power over you than you have over this slave.' I submitted, 'O Messenger of Allah, I free this slave for the sake of Allah.' He said, 'You better, otherwise your face will be burnt in the fire of Hell.'"⁴ Abu Dhar reports that once in rage he cursed the mother of a person. This was reported to the Holy Prophet and he said, "Abu Dhar, you are such a person who still has the remnants of ignorance. Your slaves are your brothers and sisters. Allah has given you superiority over them. In case you do not like any one, just sell him or her off and do not punish Allah's creation."⁵

According to Imam Malik, Hadhrat Umar would visit the suburbs of Medina once a week. Whenever, he saw a slave overburdened with work, he would immediately order relief.⁹ Abu Nawar, who was a cloth merchant, relates that once Hadhrat Ali came to his shop accompanied by a slave and bought two cotton shirts. He

asked his slave to make his choice first and he donned the remaining shirt.¹⁴ Abadat bin Walid relates, "We once met a Companion of the Holy Prophet, named Abu Al-Yasar, who was accompanied by his slave. We saw that he was wearing a shirt made of Yemeni cloth, while his trouser was made of striped cloth and so was his slave. I asked him why he did not make his and his slave's clothes of the same cloth. His reply was that he had seen and heard the Holy Prophet urge Muslims to share the same food and clothes with their slaves. I would thus prefer to make my slave an equal partner in my wealth in this world than see some reduction in my reward on the Day of Resurrection."⁴ A Muslim died without heirs and the Holy Prophet gave his wealth to a former slave of his.⁷ Swaid reports, "We are seven brothers and we have one slave. Once one of us slapped him in anger. When the Holy Prophet came to know of this, he ordered us to free him."⁴ Anas had a slave, named Seerin, who wanted to enter in an agreement with him to pay for his own freedom. Anas, being rich, did not feel any need for money and refused the offer. Seerin reported this to Hadhrat Umar who also urged Anas to accept the offer. He, however, persisted in his refusal. This infuriated Hadhrat Umar and he flogged him reminding him of the Quranic injunction in this regard. He thus forced Anas to accept the proposal.³ Thus slaves were freed on a large scale and here is a small sample. Hadhrat Abu Bakr paid for the freedom of seven slaves, one of whom was Bilal, in Mecca before Migration to Medina. Other recorded cases are: the Holy Prophet, sixty three; Hadhrat A'isha, sixty seven; Abbas, seventy; Ibn Kharam, one hundred; Abdullah bin Umar, one thousand; Abdur Rehman bin Auf, three thousand; and Dhul Al-Kalah Al-Hameeri, eight thousand. Hadhrat Uthman surpassed all of them; he freed twenty slaves in one day, the day he was assassinated. No wonder, a good number of the ranking Companions were former slaves. This was the consequence of the Holy Prophet's exhortation to free slaves.

One incident of Hadhrat Umar's time is sufficient to bring home the status enjoyed by some former slaves who were the Companions. Two ranking leaders of Mecca, namely Abu Sufyan and Suhail, along with other nobles, went to see Hadhrat Umar. At

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the same time, Bilal, Amman, and Suhaib, all former slaves, turned up to meet him. They were immediately ushered in, in preference to the Meccan leaders. This was, of course, too much for Abu Sufyan who burst out saying, "We were to see this; slaves are called in, while we are made to wait at the door."

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